

## Holiday Cash!

Our Christmas Club Account holders will be ringing in the season with cash! Your accumulated savings and dividends will be deposited into your Shared Savings Account on November 1, 2010.

*Winners of the New Account Monthly Drawings for 2010 are as follows:*

**April:** Keith J. Harrison – Adult  
Eric G. Parker Jr. – Child

**May:** Walter K. Thomas - Adult  
Jacob M. Sparks – Child

**June:** Yvette Kendall – Adult  
No young person

**July:** April T. Johnson – Adult  
Brian D. Davis – Child

**August:** Daniel John-Cousin Cunningham – Adult  
Evin M. Dixon – Child

All youth accounts from birth to 12 are eligible to grab a fistful of coins up to 10 days after their birthday. All funds must be deposited into their account.

## Spring Ahead; Fall Back

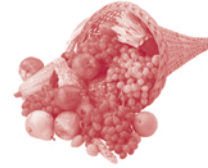
*Daylight Savings Time*

*ends on Sunday, November 7th  
at 2:00 a.m.*

*Remember to set your clocks back  
one hour before you go to bed  
on Saturday night.*

## Holiday Closings

**Thanksgiving**  
Thursday and Friday  
November 25th and 26th



**Christmas Break**  
Friday December 24th  
to Monday December 27th

**New Year's**  
Friday, December 31st 2010



## Tandem Federal Credit Union

21043 Mound Road ♦ Warren, MI 48091  
(586) 759-5050

Lobby Hours

• Monday through Friday 9:30 am - 5:00 pm

Drive-Up Hours

*Please note: Our Drive-Up is temporarily closed  
until further notice.*

**Check Our Website:**  
[www.tandemfcu.com](http://www.tandemfcu.com)

#70596A0910

Your savings federally insured to at least  
\$250,000 and backed by the full faith and  
credit of the United States Government

**NCUA**

National Credit Union Administration,  
a U.S. Government Agency.

OCTOBER 2010



*Taking Care Of Business*



**October is  
Breast Cancer  
Month!**

We are selling emery boards and a  
variety of pins to support the cause.  
Emery boards are \$1.00 each and  
the pins are \$2.00 each.

The proceeds will be  
donated to the  
American Cancer Society.



# Winners of Fun Day at Tandem Held August 21, 2010

## Grill & Utensil Set

*Elaine Burton*

## Patio Set & Basket

*Sonya Sargent*

## Games

*Clinton Steel*

## Cooler & Case of Pop

*Michael McCullough*

Saturday's event was rainy but successful.  
We were able to open 23 new accounts.  
We would like to thank everyone who  
came out and participated.

## Christmas is soon approaching!

Take out a holiday loan for as low as 7%. Rates are determined based on credit score using risk based lending practices and whether or not you participate with direct deposit.



Re-finance with Tandem and receive up to an additional 1.5% off current rate and a \$100 gift card through December 31, 2010.

Wouldn't you like more money for Christmas? The credit union is offering Skip-a-pay for those members who are current on their loans. This would allow you to skip December 2010 or January 2011 payment for a small fee of \$25.00 per loan. Some loans don't qualify. If you are interested, please contact the credit union for additional information. Please remember interest will continue to accrue and the payment skipped will be added as an additional month on your loan agreement. The deadline date for this request is Friday December 17, 2010.

## Annual Meeting Notice

All Tandem Federal Credit Union members are cordially invited to attend the Annual Meeting, to be held:

**Date:** March 20, 2011  
**Time:** 2:00pm  
**Place:** Fern Hill Country Club  
17400 Clinton River Road  
Clinton Twp.

If you would like to run in the election for an open Board of Directors position, you must submit a petition signed by at least 45 members of the credit union. A petition can be obtained from the President/CEO of the credit union beginning November 1st 2010. The petition must be returned by noon on, December 3rd 2010. Thank you for your consideration.

There will be a total of four seats coming up for reelection in March 2011. Due to the passing of our previous President James Morton, Clara Loria (Supervisory Chairperson) was appointed by the majority to serve the remaining term until the next Annual Meeting in March 2011. Mrs. Loria must be elected to complete the unexpired term through 2012. The remaining three seats are up for reelection due to expired terms. The Nominating Committee has placed each of the three incumbents into nomination for election for another three-year term. Each has agreed to run for reelection. The election will not be conducted by ballot, and no nominations will be accepted from the floor when there is only one nominee for each position to be filled.

## Declared Dividends For The First Quarter of 2010

	APR	APY*
Regular Savings Account.....\$100 to \$9,999 .....	.35%	.35%
Regular Savings Account.....\$10,000 to \$99,999 .....	.45%	.45%
Regular Savings Account.....\$100,000 and Over.....	1.00%	1.00%
IRAs .....	\$100 and Over.....	1.00%.....1.00%
Share Drafts .....	\$100 and Over.....	0%.....0%
Travel Club.....	\$100 and Over.....	.35%......35%

\* APY = Annual Percentage Yield.

Please contact the Tandem Federal Credit Union for fees and terms