



# CO-OP Spotlight

June 2010 | [www.cscu.org](http://www.cscu.org)

## KIDS IN METRO DETROIT ARE GOING HUNGRY — AND YOU CAN HELP!

Help Co-op Services feed hungry kids in Metro Detroit. Anytime someone becomes a fan of Co-op Services on Facebook in June, we'll donate \$2 to Forgotten Harvest. **That \$2 donation can provide 10 meals to people who need it. All it takes is a simple click of your mouse!**

Did you know...

- 1 in 5 kids in the tri-county area live in poverty\*
- 1 in 4 households with kids in Michigan lacked enough money to buy food the family needed in 2009\*\*

Throughout June, we'll be taking donations at all of our branches. If you would like to contribute more just visit your local branch. To become our Facebook fan just visit [www.facebook.com/coopservices](http://www.facebook.com/coopservices).



\* U.S. Census Bureau, 2008

\*\* Food Research and Action Center "Food Hardship" study, January 2010

## REFINANCE YOUR VEHICLE & GET A FREE\* GPS!

\* See insert for details.

## ACTION REQUIRED YOUR AUTHORIZATION IS NEEDED FOR OVERDRAFT PRIVILEGE

Federal Regulators have created new rules that affect your use of debit and ATM cards. You now **MUST CHOOSE** whether or not you want Co-op Services to authorize and pay your overdrafts on debit and ATM card transactions when funds are not available in your account.

For example, if you are at the grocery store and swipe your Debit or ATM card to pay for your purchase, do you want your purchase to be approved if you do not have enough money in your account? **If you answered "YES," we need to hear from you.**

For more information on how to authorize Co-op Services to pay your debit and ATM card overdrafts, see the insert included with your statement or visit our website at [www.cscu.org](http://www.cscu.org).

## REFER & RELAX REFER A FRIEND AND WIN A \$2,000 DREAM VACATION

For a limited time, when you refer a friend or family member to Co-op Services Credit Union you'll be entered to win an all-expenses paid dream vacation valued at \$2,000! Just pass along the referral coupon featured on our website and have the new member present it when they open an account for your chance to win. **Hurry, offer expires August 31, 2010!**

\* Promotional period June 1 - August 31, 2010. Visit [www.cscu.org](http://www.cscu.org) for full program details.



**Banking, The Credit Union Way!**  
800-321-8570 | [www.cscu.org](http://www.cscu.org)

## ACCEL MEMBERS FINANCIAL COUNSELING

Accel Members Financial Counseling is a new FREE benefit to all members. Accel offers one-on-one financial counseling, educational materials, a full service debt management program, credit report review and more. If you are living paycheck to paycheck, worried about debt collectors or if you are just trying to develop a more workable budget call Accel today!

1-877-33ACCEL • 1-877-332-2235

## DISCOUNTED CEDAR POINT TICKETS



Discounted tickets are available at any branch location now through Labor Day.

	CSCU Price	Gate Price
Adult Funday (Over 48") . . . . .	\$37.00	\$45.99
Junior/Senior (Under 48" and Age 62+) . . .	\$18.00	\$19.99

Ages 2 and under are FREE!

[www.cedarpoint.com](http://www.cedarpoint.com)

## TALK TO YOUR TEEN ABOUT MONEY THEY COULD WIN A \$1,000 TECH BUNDLE\*

We've created a free guide for parents to review with their teens that makes the subject of money fun. In it, we tackle the fundamentals like savings, spending and credit all in a language your teen can relate to. PLUS, for a limited time when you download the guide from our website, your teen will be entered to win a \$1,000 Tech Bundle\*. Visit [www.cscu.org](http://www.cscu.org) and click on the nextgen banner to download your copy today.



\*Promotional period April 1 - June 30, 2010. Visit [www.cscu.org](http://www.cscu.org) for full program details.

## THE DOWNRIVER CRUISE ROCKS ON – SATURDAY, JUNE 26TH

Join us at our Southgate branch on Fort Street for giveaways, live music and classic cars at the 11th Annual Downriver Cruise. Please note, the Southgate branch, drive thru and ATM will be closed the day of the event.

## CALENDAR EVENTS

**Saturday, June 26<sup>th</sup>**

**Downriver Cruise**

Southgate branch, drive thru and ATM will be closed

**Monday, July 5<sup>th</sup>**

**Independence Day**

Drive thru's will be open normal hours on Saturday

All branches closed Monday



## LOANS – Rates as of 5/21/10

	APR* (as-low-as)	Terms
<b>NEW &amp; USED CARS</b>		
2010 - 2008 . . . . .	3.99%	up to 72 mos
	5.99%	73 to 84 mos
<b>USED CARS</b>		
2007 - 2003 . . . . .	3.99%	up to 60 mos
	5.99%	61 to 72 mos
2002 . . . . .	8.97%	up to 48 mos
2001 . . . . .	9.42%	up to 42 mos
2000 - 1999 . . . . .	11.43%	up to 36 mos

### BOATS, TRAVEL TRAILERS, 5<sup>TH</sup> WHEELS AND MOTORHOMES

	APR*	Terms
<b>New</b>		
2010 - 2008 . . . . .	5.30%	up to 60 mos
<b>Used</b>		
2007 - 2006 . . . . .	5.30%	up to 60 mos
2005 - 2004 . . . . .	8.00%	up to 60 mos

### MOTORCYCLES, SNOWMOBILES, ATVs AND PERSONAL WATERCRAFTS

	APR*	Terms
<b>New</b>		
2010 - 2008 . . . . .	6.75%	up to 60 mos
<b>Used</b>		
2007 - 2006 . . . . .	7.25%	up to 60 mos
2005 - 2004 . . . . .	8.00%	up to 60 mos

### HOME EQUITY LINE-OF-CREDIT

\$5,000 to \$24,999 . . . . .	3.75% (prime + .50%)
\$25,000 to \$74,999 . . . . .	3.50% (prime + .25%)
\$75,000 to \$250,000 . . . . .	3.25% (prime)

### HOME EQUITY FIXED RATE LOAN

\$5,000 to \$19,999 . . . . .	6.75%	up to 120 mos
\$20,000 to \$74,999 . . . . .	6.75%	up to 180 mos
\$75,000 to \$250,000 . . . . .	6.50%	up to 180 mos

### VISA

Platinum Variable . . . . .	7.75%
Platinum Fixed . . . . .	9.90%
Classic Variable . . . . .	9.00%
Classic Fixed . . . . .	11.90%

## DEPOSITS – Rates as of 5/21/10

	APY**
<b>IRA CERTIFICATES &amp; CERTIFICATES OF DEPOSIT</b>	
12 Month Certificate . . . . .	1.00%
18 Month Certificate . . . . .	1.10%
24 Month Certificate . . . . .	1.45%
Other rates & terms available	

### TRADITIONAL, ROTH & EDUCATIONAL

<b>SHARE IRA'S</b> . . . . .	0.40%
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### MONEY MARKET

\$5,000 - \$24,999 . . . . .	0.50%
\$25,000 - \$49,999 . . . . .	0.60%
\$50,000 - \$99,999 . . . . .	0.75%
\$100,000 - \$499,999 . . . . .	0.90%

### ULTRA SAVINGS

\$25,000 - \$49,999 . . . . .	0.75%
\$50,000 - \$99,999 . . . . .	0.85%
\$100,000 - \$499,999 . . . . .	1.00%
\$500,000 + . . . . .	1.25%

### High Yield Fund . . . . .

0.40% (guaranteed minimum rate for April 2010)

\*APR = Annual Percentage Rate. Your actual rate is based on your credit score and may be higher than quoted rate. Rates subject to change.

\*\*APY = Annual Percentage Yield. Rates subject to change.



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