



CBCCU News & Notes

A Publication of Clarkston Brandon Community Credit Union

January 2010



Come Home To Clarkston Brandon Community Credit Union

Together We'll Make The Difference

Come home to Clarkston Brandon Community Credit Union (CBCCU) and enjoy all of the benefits membership has to offer. You can depend on us to provide you with superior financial programs and personalized service.

Take advantage of our special offer from now through March 31, 2010! You could win one of these great prizes in our Come Home drawing!*

1st Prize: iPod Nano 5th Generation
2nd Prize: \$100 VISA Gift Card

Ways To Enter

- Open a new CBCCU account and ONE qualifying service (see below).
- Refer a new member to CBCCU who opens a new account with ONE qualifying service.
- Existing members enroll in ONE new qualifying service.

Qualifying Services

- New checking account with Debit MasterCard
- It's Me 247 Home Banking
- E-Statements
- Any loan for \$2,500 or more
- VISA credit card with \$1,000 balance transfer
- Certificate of Deposit for \$500 or more

Call or stop by either CBCCU office and take advantage of this special offer today. Offer ends March 31, 2010.

**Membership required and must be 18 or older to participate in promotion. No purchase necessary. Drawings will take place April 2, 2010.*

**SEE NEW ACCOUNT COUPON
ON REVERSE SIDE!**

You Spoke & We Listened!

Clarkston Office To Open Saturday

Thank you to those who responded to our recent survey regarding the hours that would be more convenient for you at our Clarkston office. The majority of members responding wanted Saturday lobby hours, as well as a change in the drive-thru hours on Saturday (currently 8 – noon). We are pleased to announce that we are meeting your requests.

**Clarkston Office Saturday Hours
Effective January 9, 2010**

Lobby & Drive-Thru: 9:00 a.m. – 1:00 p.m.

Whether you want to zip through the drive-thru to make your transaction, or stop in our lobby to make a transaction, open an account, request new services, or obtain information...we're here to serve you! Also, remember that our ATM is also available to you 24/7 just inside the main entrance. Just swipe your ATM card to enter.

Survey Winner

All members responding to the survey were entered into a drawing for an iPod Nano. Congratulations to our winner – **Mark Gunderson**.



When You Need A Loan!

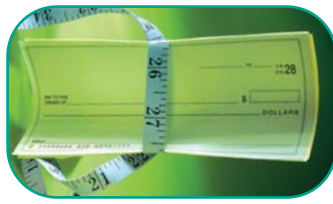
When you need a loan for any reason, make CBCCU your choice for financing. We are YOUR Credit Union and that means we work with you to provide a lending solution to meet your needs. We offer low rates, flexible terms, and convenient repayment systems.

- New & Used Vehicles
- RVs, Boats, Motorcycles, Snowmobiles
- Mortgages & Home Equity Loans
- VISA Credit Card
- Personal Loans
- And More

Apply online at www.cbccu.org, call us, or stop by the Credit Union office. We're here for you!

INTRODUCING Fresh Start Checking

If you have had difficulty qualifying for a regular checking account, then our Fresh Start Checking may work well for you. However, this account does carry some restrictions. After six months of responsible use, you may request a Basic Checking Account. Your account will be reviewed at your request to see if you qualify to move to a Basic Checking Account. For easy access to your funds, we also offer a Fresh Start ATM card. There is a \$10.00 monthly fee for the Fresh Start Checking Account.



Annual Meeting Scheduled

Tuesday, March 16, 2010 • 5:30 p.m.

CBCCU Main Office • 8055 Ortonville Road, Clarkston

Please join us at the Annual Meeting on March 16th. During the business meeting, voting will take place for two open positions on the Board of Directors. Those up for re-election include Joel Davis and Beverley Merz.

If you are interested in serving on the Board of Directors, please contact the Credit Union for additional information.

Successful Equity Management, Inc.

7150 Dixie Highway, Suite 1 • Clarkston, MI 48346 • (248)625-4700

Call For A Free Appointment: Laura Clark-Brown - Investment Advisor
Representative of Transamerica Financial Advisors, Inc.

• IRA's • 401(K) Rollovers • Mutual Funds

Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. Member FINRA/SIPC and Registered Investment Advisor.

Zoogles

Savings Club

Watch For Our Zoogles Easter Egg Savings Promotion

Every time our Zoogles Savings Club members make a deposit of \$1.00 or more from March 1st to April 16th they'll receive a plastic egg each time.*

Eggs are filled with a variety of items such as crafts, toys, certificates, one \$50 savings bond at each office, and more!

*One egg per qualified member per day, while supplies last. No purchase necessary.

If you have children or grandchildren age 11 and under, open a Zoogles Savings Club account for them today. They'll learn about the importance of saving and have fun at the same time!

Zoogles Holiday Stocking winners will be published in the April newsletter.

NEWS BRIEFS

Improved Home Banking Security

In an effort to protect your account information, our It's Me 247 Home Banking system now has added security features. It's called multi-tiered authentication...which means that you will need to enter information specific to you rather than just your account number and password. Just follow the prompts the first time you re-enter Home Banking...and you can then feel comfortable knowing your account is more secure.

Tell Us When You Travel

If you have a CBCCU VISA credit or Debit MasterCard, be sure to tell us when you travel. Your cards are protected against unusual use. For example, if your pattern of use is within Oakland County, and suddenly transactions are being made in Florida, that creates a caution on your account. VISA or MasterCard will attempt to contact you to verify that you are the one making the transaction...and if they cannot reach you, the transaction could be denied.

Credit card fraud is on the rise. This added security feature helps protect you and your account. **Therefore, if you travel, let us know and we'll code your account to be sure you are not inconvenienced. Also, be sure we have your current contact information including your cell phone number.**

Holiday Closing

Presidents' Day: Monday, February 15, 2010

Thank You For Your Generosity

Thank you to our members who showed such generosity in providing gifts for the Giving Trees at both CBCCU offices. These gifts were provided to needy families in our community.



COUPON - PASS IT ON

Pass this coupon on to a family member, friend, neighbor, or co-worker. Everyone living or working in the geographical boundaries of the Clarkston and Brandon School Districts are eligible to join. Be sure to print your name on the "Referred By" line.

\$5.00 Use this \$5.00 coupon to open your new account at Clarkston Brandon Community Credit Union.*

New Member's Name _____

Referred By _____



*Not redeemable for cash.
Coupon expires March 31, 2010.



Clarkston Office
8055 Ortonville Road
Clarkston, MI 48348
248-625-2923
Fax: 248-625-5199

24/7 Audio Teller
616-285-5720
Toll-Free: 800-860-5704

Hours
Monday-Thursday: 9:00 a.m. – 5:00 p.m.
Friday: 9:00 a.m. – 6:30 p.m.

Starting January 9th!
Saturday - Clarkston Lobby & Drive-Thru
9:00 a.m. – 1:00 p.m.

Brandon Office
4 South Street
Ortonville, MI 48462
248-627-9944
Fax: 248-627-3873

Web Site
www.cbccu.org

