

Changing Lives One Member at a Time!

Serving Members of Crestwood Community, Kensington Valley Community, Municipal & Health Services and WySouth

Are You Ready For 2012? We Are! And We Have MILLIONS TO LEND!

Do you have a credit card, car loan, or home equity loan through another financial institution, but not sure if you are paying too much? Are you hoping to be able to consolidate some personal debt in 2012, but not sure how? Are you already planning a winter getaway, but still paying off the holidays? Or are you thinking about making a large purchase this year and need financing? No problem, we've got you covered with **MILLIONS TO LEND!**

No matter what your lending needs are, I know that one of our lending products

will be the best fit for you. You need to take advantage of all the credit union has to offer...and right now we have **MILLIONS TO LEND** with great rates, flexible terms, and fast approval.

Our goal is to be the financial institution you turn to first for answers to all of your lending needs. Visit our web site, give us a call, or stop in because we have **MILLIONS TO LEND!**

Here's to 2012...We're Ready!

P.S. Stop by any branch in January for your personal financial check-up and get your complimentary review of your credit report... take advantage of it!



Glenda D. West
Chief Executive Officer

HURRY! Last Chance To Take A Break

from your January 2012 Loan payment from AGCU. It's only \$25.00 for each loan payment skipped. Ask your member service representative for details or visit our website for more information.

Enjoy January with extra money in your pockets!




www.myagcu.org

for Affinity Group Credit Union
news and information anytime!

2012 Credit Union Closings

For New Year's Day	Monday, January 2
Martin Luther King, Jr. Day	Monday, January 16
Presidents' Day	Monday, February 20
Good Friday	Friday, April 6
Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4
Labor Day	Monday, September 3
Columbus Day	Monday, October 8
Veteran's Day	Monday November 12
Thanksgiving Day	Thursday, November 22
Day After Thanksgiving	Friday, November 23
Christmas Eve	Monday, December 24
Christmas	Tuesday, December 25



Have You Had A
Check-Up Lately?
...Financially
Speaking

Start your new year off on the right "Financial" footing...stop by your credit union to receive a complimentary review of your personal credit report. It is all part of our 2012 Financial Resource Guide which includes:

- Understanding Your Credit Report
- Investing in Today's Economy
- Budgeting
- Why Debt Protection is Important
- Understanding Your Mortgage Options
- Just File It - Free Tax Filing
- Protecting Yourself From Identity Theft

Tips for Transitions: Make the Most of Your Retirement Account Options

It's a fact: The average American holds nine different jobs before the age of 34.* It's also a fact that the decisions you make about how to manage retirement assets when changing jobs can have a direct impact on your future financial health.

Case in point: "Cashing out" retirement plan assets before age 59½ (55 in some cases) can expose your savings to immediate income taxes and a 10% IRS early withdrawal penalty. On the other hand, there are several different strategies that could preserve the full value of your assets while allowing you to maintain tax-deferred growth potential.

Well Informed = Well Prepared

Option #1: Leave the Money Where It Is. You can generally leave the money in your former employer's plan. Any money that remains in an old plan still belongs to you and still has the potential for tax-deferred growth.** However, you won't be able to make additional contributions to that account.

Option #2: Transfer the Money to Your New Employers Plan. You may be able to roll over assets from an old plan to a new plan without triggering any penalty or immediate taxation.

Option #3: Transfer the Money to a Rollover IRA. To avoid incurring any taxation or penalties, you can enact a direct rollover from your previous plan to an individual retirement account (IRA).** The advantage with this option is you now have control over your investment assets with the advantage of tax-deferred growth.

Option #4: Take the Cash. Because of the income tax obligations and potential 10% penalty, this approach could take the biggest bite out of your assets. Not only will the value of your savings drop immediately, but also you'll no longer have that money earmarked for retirement in a tax-advantaged account.

*Source: Bureau of Labor Statistics. **Withdrawals will be taxed at ordinary income tax rates. Early withdrawals may trigger a 10% penalty tax.

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Thomas T. Landis, Financial Consultant

Tom has more than 27 combined years of financial advisory and business development experience. He has advised on over \$300 million in equities, fixed income and alternative investments, for both individuals and institutional investors. His passion is helping individuals and families plan for retirement and address their long term financial goals.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. LPL Financial and Affinity Group Credit Union are independent entities.

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
Not Insured by Any Federal Government Agency		Not a Deposit

Meet with Tom Landis at each of our branches on the following schedule: **Tuesdays—Pontiac and Highland branches, Wednesdays—Wyandotte and Flat Rock branches and Thursdays—at our Garden City branch.** For more information, feel free to call the credit union or Tom at 248-662-2000 or by email at tom.landis@lpl.com.

Just file it! We'll help.
2011 state and federal tax preparation resources provided by credit unions

Free Access to Tax Preparation Services

January 17, 2012 will kick off the Just file it! program for the 2011 tax season. The Just file it! program is available to anyone in need of tax services no matter what their income level. All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats. Visit www.myagcu.org to learn more.

**WE
HAVE A
QUESTION
FOR
YOU...**

Where's Your Car Loan? Transfer and Save!

Why pay more? Transfer your existing loan from another financial institution to Affinity Group Credit Union and save your money! Call, Stop in, or apply online at www.myagcu.org.

**Affinity Group
Credit Union**
Serving members of Crestwood Community,
Kensington Valley Community, Municipal & Health Services
and WySouth at these following locations:

27621 W. Warren Ave., Garden City, MI 48135
734-458-2800 • fax 734-458-2050 • www.crestwoodcu.com

290 N. John St., Highland, MI 48357
248-887-0666 • fax 248-887-0663 • www.kvccu.com

144 E. Pike St., Pontiac, MI 48342-2632
248-334-0568 • fax 248-334-2740 • www.mhscu.com

22855 Gibraltar Rd., Flat Rock, MI 48134
734-379-9125 • fax 734-379-9181
269 Oak Street, Wyandotte, MI 48192
734-285-0600 • fax 734-285-3264
www.wysouthfcu.org

E-Mail: MemberService@affinitygroupcu.org

CU*TALK 1.800.850.9915

There are over 185 CU Shared Branches visit www.myagcu.org for a location near you. For CU Service Centers/CO-OP Financial Services call 1-800-919-2872 or visit



www.myagcu.org for a location near you.

**NORTH AMERICAN INTERNATIONAL
AUTO SHOW**

Discount Auto Show Tickets Available at the Credit Union.

Visit the North American International Auto Show this January 14 - 22, 2012. Purchase your tickets here **and save \$4.00 a ticket! Adult tickets are only \$8.00!**