



NEWS

January 2010

 **Affinity Group Credit Union** *Serving Municipal & Health Services, Crestwood Community, and WySouth members.*



Hurry!
Apply before February 28, 2010!
Apply on-line today.

*A warm offer of cool cash savings
from your Credit Union*

Mitten Money Special Loan Rate Offer

**.10% to
.25% Off*
Your New
Loan Rate!**

When you open a new loan** with the credit union, you'll have a chance to lower your rate even more by selecting a mitten off our

special rate tree. Look inside for a chance to lower your rate an extra .10% to .25%! Warm up this winter with cool savings from your Credit Union!

* Rate subject to credit approval and based on credit history. Cannot be combined with Cool Perks rate reduction.

**Loan amount of \$1,000 or more. Not applicable to mortgage loans, credit cards or lines of credit loans.

ENHANCING SECURITY FOR

It's Me 247
Online Banking WITH



**REQUIRED
THIS SPRING**

What is a Personal Internet Branch (PIB) Profile? PIB lets you customize exactly how on-line banking will work for you. With your own PIB Profile, you can personalize what features and transaction types will be available, add confirmation codes for certain transactions, and much more. You can even require that one of your security questions be answered before you can log in to on-line banking, as an extra layer of protection for your accounts.

PIB Profile security features will become a requirement in the Spring, why not sign up today? Contact the credit union or visit our website for more information about setting up your own Personal Internet Branch profile!

If you already have a PIB Profile, you can click the **Manage My Security** button and log in to the PIB Profile website to make changes to your profile settings. Once your settings have been saved, you will receive a confirmation email with an activation code; you will need to log in to the PIB Profile website and enter that code in order to activate your changes.

Find out more about PIB Profile on-line or call and our friendly staff will be happy to guide you through the steps.

Falling Behind on Your Bills?

As a valued member of Affinity Group Credit Union, you can take advantage of the *Accel* program, a *free* financial education and counseling program.

Accel financial counselors are available to help you.



To use this free service, simply call 877-222-2235 or visit them on the web at www.accelservices.org



WE HAVE DISCOUNT TICKETS ON-SALE AT THE CREDIT UNION!
NORTH AMERICAN INTERNATIONAL
AUTO SHOW
January 11-24, 2010 Cobo Center, Detroit, MI
Get Your Auto Loan Pre-Approved with
the Credit Union and Save!

Add More Happy to Your Holidays

Open a 2010 Christmas Club Account and Begin Stuffing Your Stockings with Cash Now!

Christmas Club Accounts are a great way to save and take the stress out of holiday shopping. Open an account through 'It's ME 247' our on-line banking and begin saving today. Simply decide on the amount and your money will automatically be deposited into the Christmas Club account each pay period. Sit back and watch your money grow! The money you've been saving, all year, will be deposited into your Checking Account (or Regular Share Account if you do not have a checking) the first of November. Enjoy having fewer bills in January 2011 by opening a Christmas Club Account with the credit union today!



I-CAN!® E-FILE

On-Line Tax Preparation Service

Watch for it January 18, 2010!

- FREE on-line Tax Preparation Service available for our members.
- Access at the CU's website. Safe and secure.
- No special software needed just Adobe Reader, an internet connection, an email account and a printer.
- 'I-CAN! E-FILE' will help you complete all necessary tax forms for your Michigan and Federal tax returns. It may help you claim other credits and deductions you are eligible for.
- Visit the credit union's homepage and click on the 'I-CAN! E-File' icon or visit www.icanefile.org and follow the steps.
- Your returns will be automatically deposited into your credit union accounts. Safe, Secure and Fast!

Get your Tax Returns faster when you use 'I-CAN! E-File'

One more benefit of AGCU Membership... **Sprint**

Sprint Nextel is offering discounted rates to our members on their wireless services.

Affinity Group Credit Union members can enjoy:

- 10% off most regularly priced Sprint Nextel service plans
- 15% off most corporate liable wireless plans
- Waived activation fee on all new lines
- Waived upgrade fee
- Nationwide coast-to-coast coverage
- National rates with no roaming and long distance charges
- Existing Sprint Nextel customers can also save

Sprint Nextel Services – preferential rates – savings for members. 10% discounts on most monthly recurring charges, waived activation fee on new lines, and waived upgrade fee. Additional savings for corporate liable accounts.

Call 877.SAVE.4.CU (877.728.3428) and tell them you're a "Credit Union Member"

Ask to be attached to the NACUC Corporate ID or Visit: www.SprintSave4CU.com or Go to: the nearest Sprint store

If you're an existing customer please visit: www.sprint-discount.com and under "Company/Organization Name" enter: Credit Union Member

- Attention Business Accounts -

- Affinity Group Credit Union strictly prohibits any business account from accepting or sending transactions involving internet gambling, due to new federal regulations. Upon notification of any internet gambling activity, we will be required by federal law to immediately close the account.
- Just a friendly reminder, Business Account fees are \$5.00 per month per our disclosure as of 9-1-07. **Look for new and exciting Business Perk Rewards coming in 2010.**

E-Mail

MemberService@affinitygroupcu.org

Affinity Group Credit Union

Serving Members of
Crestwood 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

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

CU*TALK
1.800.850.9915

There are over 100
CU Shared Branches visit
www.xtendcu.com
for a location near you

Service Centers/CO-OP
Financial Services
Call 1.800.800.9700
for a location near you.

Your 24 hour ATM card or Debit card
may be used at teller machines
displaying these symbols:



CREDIT UNION CLOSINGS:

Lobbies Closed - Drive Thru Service
(at the Flat Rock, Garden City and
Wyandotte Locations) and Call Centers
Available 8:30 a.m. - 1:00 p.m.:

February 15, 2010
Presidents Day

April 2, 2010
Good Friday

Lobbies and
Drive-Thrus Closed:
January 18, 2010
Martin Luther King Day

