

*Come Home To Chiropractic
Federal Credit Union*

Together

*We'll Make
The Difference*



Whether it's personal or business accounts, Chiropractic Federal Credit Union's goal is to provide our members with the very best financial programs and personalized service. We are the **only** financial institution in the country that is **exclusive to Chiropractors**, their staff and family members. We were established **by Chiropractors, for Chiropractors** 60 years ago, and **we understand your needs.**

Come home to **CFCU**. Bring more of your financial business to **your** Credit Union, refer new members here, and you'll quickly see the benefits available to you. Plus, take advantage of this special offer:

You Could Win One of 3 NoteBook Computers!

New Members

Open a new **CFCU** personal or business account with an initial deposit of \$25 or more, **plus** any **ONE** of the qualifying services (see below), and you'll be entered into the drawing.* Then receive one additional entry for each new qualifying services added.

Existing Members

Add any of the qualifying services and you'll be entered into the drawing. You'll receive one entry for each new service added.*

Your Business Grows With Referrals...and So Does Ours!

We like referrals too! Whether you're a new or existing member...**feel confident referring** another Chiropractor, family member or staff to **CFCU**. When they open an account and meet the above requirements...you'll receive an additional entry into the drawing.* There's no limit to the number of referral entries you can receive...so spread the word about **CFCU** and **make sure they tell us that you referred them!** *Tell them that We're Safe, We're Sound, and We Support Chiropractic!*

Qualifying Services (ONE Required)

- Checking Account & Debit Card (Personal or Business)
- **It's Me 247** Online Banking & E-Statements
- Certificate of Deposit For \$1,000 or More (New Money)
- VISA Credit Card
- Elite Line-of-Credit Loan
- Equipment Loan
- Vehicle Loan (Car, Truck, SUV, RV, Boat)

*Membership available to all Michigan Chiropractors. Staff and family members are also eligible for membership once the Chiropractor is a CFCU member. Must be 18 or over to participate in promotion. No purchase necessary. Drawing will take place at the MAC Convention on April 25, 2010.

HSA's

**Health Savings
Accounts at CFCU**

If you have a **high deductible** health care plan, then an **HSA** may be the right choice for you. Consult with your tax advisor, human resource manager, or health care insurance company to find out if you qualify for an HSA. If you qualify, contact **CFCU** to set up your account.

Details regarding HSA's can be found on our web site at **www.chirofcu.org**.

Members Speak Out

"We have been extremely pleased with the services available at CFCU. The financial needs for both the business and personal purchases have been easily met with CFCU. Also, we really like the fact that CFCU is such a strong supporter of our profession."

Dr. Daniel & Mrs. Michelle Spencer



"We have been with CFCU for over 20 years. We wouldn't be in practice if not for them and we wouldn't bank anywhere else."

Dr. Kim Shunkwiler



Shared Branches Enjoy The Convenience



It doesn't matter that CFCU is not close to your office because you can make transactions on your CFCU account at shared branches throughout Michigan and nationwide! That's because we participate in two shared branching systems – Xtend and CU Service Centers.

Walk into any of these offices to make deposits, withdrawals, inquiries and more. All you need is your account number and a picture ID. At this time, you are unable to apply for CFCU loans at these locations, but we provide you with the convenience of applying for your loan online, by phone and fax, or stop by the Credit Union office.

To find a location near you, visit our web site at www.chirofcu.org, click on the Xtend or CU Service Center links on the right side of our home page and follow the prompts. It's that easy!

Other services that provide convenient access to your account include the Debit MasterCard, It's Me 247 Online Banking, Surcharge-Free ATMs, and more. Ask for details.

News Briefs

New Safety Features For It's Me 247 Online Banking

In order to help protect your account information at CFCU, we are pleased to announce that **beginning January 12th**, we will provide multi-factor authentication for It's Me 247 Online Banking. This means the security questions, that were asked and answered the first time you signed up for It's Me 247, will now be asked before you are allowed access.

The question will vary each time you sign on...and it takes just seconds to complete. We're sure this added level of security will make you feel more comfortable using this convenient service. If you have any problems, please contact us immediately and we'll be happy to help you.

IRA Deadline April 15th

At CFCU, we offer **Individual Retirement Accounts** (IRAs) to help you plan for a more comfortable retirement, and qualified members can save on taxes today. You have until April 15th to contribute to your IRA for the 2009 tax year.

- Choose from Traditional, Coverdell ESA, or Roth programs
- Invest in the Regular Share Account, Money Market, or Certificates of Deposit
- Interest and/or contributions may be tax deductible

Deposit Your Tax Refund Electronically

Enjoy the convenience of having your tax return deposited electronically. Don't worry about your check getting lost in the mail, and receive your refund faster. Be sure to provide your tax preparer with the following information:

1. Your account number as it appears on your statement or a voided check.
2. The Credit Union's routing and transit number: 272078828

Annual Meeting Scheduled

Thursday, March 18, 2010

Members are welcome to attend the Annual Meeting at the Credit Union office at 23617 Liberty, Farmington. Three individuals were nominated for open positions on the Board of Directors: Dr. Mark Bowers, Dr. Daniel LaFramboise and Dr. Donald Reno.

Since no other names have been submitted, there will not be a ballot election and these Directors have been re-elected by acclamation.

Happy New Year

All of us at CFCU join in wishing you and your family a Very Happy and Prosperous New Year. We look forward to meeting your financial needs throughout 2010 and for many years to come.

Holiday Closings

Presidents' Day: Monday, February 15

Good Friday: April 2

ATM and Debit Card services are available 24/7!

Mission Statement

To provide the Chiropractic Family with a member owned financial institution that invests in the promotion of Chiropractic through the support of the members' business and personal financial needs.



**We're safe, we're sound,
we support Chiropractic!**

23617 Liberty
Farmington, MI 48335

Office Hours: Monday-Friday:
8:30 a.m. – 4:30 p.m.

Phone: 248-478-4020
800-422-6424

Fax: 248-478-7632

Web Site: www.chirofcu.org

E-Mail: cfcu@chirofcu.org

Xtend Shared Branches:

Visit: xtendcu.com/branches/find/xtend

ATM & Service Centers:

Visit: www.co-opnetwork.org

Or, call 800-800-9700

