

## Drive Away With a CFCU Loan!



As Low As

# 3.74% APR\*

If you're planning to buy a new or used car, why go anywhere else for your financing when you can get low rates and personal service from people you know at CFCU? We can even pre-approve your loan for you before you begin shopping, or refinance a higher-rate loan that you may have at another financial institution.

Make Chiropractic Federal Credit Union your choice for financing. Apply today!

- Online at [www.chirofcu.org](http://www.chirofcu.org)
- Call 800-422-6424 and we'll take your application by phone

\*APR = Annual Percentage Rate, subject to change.  
Rates are based on model year and term of loan.

## People Say The Nicest Things Become Part of Our Family



**Dr. Ron Bend**  
Member Since 1985

"I feel like family whenever I call. They always work hard to help me reach my goals."



**Dr. Tanya Dejkunchorn  
& Son Jaden**  
Member Since 2000

"My son is a ChiroKid! Our credit union is the best!"

## Take an Extra Taste of CFCU!

**You Could Receive \$100!\***

Take a closer look at the services you currently use at CFCU and consider participating in additional services. Details on all of our services can be found on our web site at [www.chirofcu.org](http://www.chirofcu.org). Plus, you can take advantage of this special offer:

### \$100 New Service Incentive\*

We'll give you \$100 when you add any two (2) of the following new services:

- **Checking Bundle** (FREE Checking, Debit MasterCard, Home Banking & E-Statements)
- **VISA Credit Card** – Plus, obtain an advance of \$2,500 or more to pay off credit cards and/or loans at other financial institutions.
- **Vehicle Loan** – Check out our low rates at [www.chirofcu.org](http://www.chirofcu.org).
- **Business Loan** – Low-rate loans to help your business grow.
- **Certificate of Deposit & IRAs** – Offering competitive rates.

### Ask For New Services Today!

\*The \$100 is awarded at the time the required services are opened. A 1099 will be provided for the 2011 tax year for receipt of the \$100 incentive amount. The service must remain open for 12 months, or the \$100 will be forfeited. Must be 18+ years to participate in promotion.

### Bring Your Money To CFCU!

If you have money on deposit at other financial institutions, consider bringing that money to CFCU and take advantage of our great rates on Certificates of Deposit and Money Market Accounts.

Invest in your Credit Union — because we invest in you!

### COUPON

Pass this coupon on to a family member, Chiropractor, or staff member!

# \$25.00

Use this coupon as an initial deposit to open a new account at CFCU.

Coupon cannot be redeemed as cash, and expires September 30, 2011.

# ChiroKids & ChiroTeens

Ages 12 & Under      Ages 13-17



We feel it's important to help teach our young members about the importance of saving and help them have fun along the way. Visit our web site at [www.chirofcu.org](http://www.chirofcu.org) for information on the services available to your children or grandchildren through the ChiroKids and ChiroTeens programs. **Open accounts for them today!**



## Board of Directors

Dr. Daniel Laframboise, Chairman  
Mrs. Margie Brace, Vice Chair  
Dr. Henry Cousineau, Treasurer  
Dr. Tony Purdy, Secretary  
Dr. Mark Bowers, Director  
Dr. Philip Knight, Director  
Dr. Robert Shaner, Director

## Supervisory Committee

Dr. Kirk Lee, Chairman  
Dr. Glenn Caudell  
Dr. Leigh Elceser  
Mrs. Kimberly Klapp  
Dr. Nicole Poirier

 Like us on Facebook

You Could Win A \$100 VISA Gift Card

"Like" us on Facebook from now until July 30th and your name will be entered into a drawing to win a \$100 VISA Gift Card. Drawing will take place July 31st. Connect to our Facebook page from our web site at [www.chirofcu.org](http://www.chirofcu.org) or search for our name when on Facebook. Tell a friend!

## Margie Brace Awards Dr. Joe Brace Student Scholarship

At the MAC Spring Convention CFCU Board Vice Chair and widow of Dr. Joe Brace, awarded the Dr. Joe Brace Student Scholarship to Palmer student Joshua Steketee, son of Dr. Kirk Steketee of Holland. Dr. Brace practiced in Michigan for 29 years until his death in 2007. He was a previous CFCU Board member as well as a longtime member of the MCS and the MAC. He was named Chiropractor of the year in 2004. The scholarship is open to any Palmer student that is from Michigan and planning to practice in Michigan and is married. **Congratulations Josh!**



(L-r) Joshua Steketee, Margie Brace, Dr. Kirk Steketee

## In Memory

**Virginia Dernay** passed on March 16, 2011. She worked for CFCU from 1981 and retired in 2003. Virginia and her son Daniel were both diagnosed with Muscular Dystrophy. After she was helped by Albert Dick D.C., she became a lifetime patient and avid supporter of Chiropractic. Her son Daniel Dernay was so inspired that he became a Chiropractor and practices in California. Virginia is survived by her husband Joe and their five children and eleven grandchildren.

**Dr. Albert Dick**, 91, of Northville, passed away peacefully April 5, 2011. Dr. Dick was a Chiropractor for 57 years and his passion in life was helping others. He proudly served in the United States Army during WWII. He served CFCU as Supervisory Chairman from 1950 until 2006.



## Holiday Closings

**Independence Day:** Monday, July 4  
**Labor Day:** Monday, September 5  
**Columbus Day:** Monday, October 10  
*Closed For Staff Training*

ATM and Debit Card services are available 24/7!

**CHIROPRACTIC**  
Federal Credit Union

*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](http://www.chirofcu.org)  
**E-Mail:** [cfcu@chirofcu.org](mailto:cfcu@chirofcu.org)

**Xtend Shared Branches,  
ATMs & Service Centers:**  
**Visit:** [www.chirofcu.org](http://www.chirofcu.org)

## It Was Great Seeing You...

Thanks to all who took the time to stop by our booth at the MAC convention. It was great to see everyone and to share the benefits available to you from your Credit Union. Watch for us at various mini seminars and at the fall convention.

## Congratulations To Our Members

We all join in extending a big congratulations to **Dr. Ron Wilcox** for winning the Pioneer of the Year Award, and to **Laura Gilbert** (from Dr. Leigh Elceser's office) for winning the CA of the Year Award.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.