

Take an Extra Taste of CFCU!

You Could Receive \$100!*

Are you experiencing all of the pleasures of membership with Chiropractic Federal Credit Union? For 61 years, we are the only credit union that exclusively supports the Chiropractic profession and that means great benefits for you.

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. 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:

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

Ask For New Services Today!

Call our experienced Member Service Representatives today at 800-422-6424 and we'll take care of getting you everything you need to sign up for new services with Chiropractic Federal Credit Union.

*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.



Dr. Dan Spencer
Member Since 1999

"CFCU has always been there for me and my family, whether we needed an equipment loan for the office, a VISA card or a car loan. The customer service is second-to-none and the rates couldn't be better!"

*As President of the MAC, I strongly urge every Chiropractor in Michigan to become a member of the **only credit union in the country to exclusively serve our profession!** We are very fortunate to have CFCU as a part of the Chiropractic family in Michigan that supports us in so many ways!"*

COUPON

Pass this coupon on to a family member, Chiropractor, or eligible 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 June 30, 2011.



Two Shared Branches Throughout Michigan

Make transactions on your CFCU account at two Shared Branch networks throughout Michigan and the U.S.

NEW!



Find us on
Facebook



Click on the Xtend logo or the CU Service Center swirl logo on our home page at www.chirofcu.org for a location near you.

Drive Away *With a Credit Union 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 CFCU your choice for financing. Apply today!

- Online at www.chirofcu.org
- Call 800-422-6424 and we'll take your application by phone

Equipment Loans

As Low As

5.50% APR*



Helping You Grow Your Business!

We offer equipment loans for a wide range of purposes including Chiropractic equipment, computers, electronic books, and more. When it's time to upgrade your office or make plans for future enhancements, come to CFCU for your financing.

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

Relationship discounts available to lower your rate. Ask for details!

People Say The Nicest Things

Become Part of Our Family

"My kids are ChiroKids! We want to start them at a young age to teach them solid financial education through our credit union. We love the web site that's filled with great kid and teen information, programs, and games!"

Dr. Derek Clements - Member Since 2003



ChiroKids
Ages 12 & Under

ChiroTeens
Ages 13-17

Visit our web site at www.chirofcu.org for information on the services available to your children or grandchildren through the ChiroKids and ChiroTeens programs.

See Us At The MAC Convention

May 13-15, 2011 • Radisson Plaza, Kalamazoo

If you are planning to attend the May MAC Convention, be sure to stop by our booth. Receive your gift, open accounts, request new services and even apply for your loan. We'll look forward to seeing you there!

There's Still Time Open Your IRA at CFCU!

You have until April 15th to make a deposit into your IRA for the 2010 tax year...or begin your 2011 IRA now and take advantage of our great rates. Contributions and earning may be tax deductible (consult with your tax advisor regarding your IRA eligibility and the program best suited to your needs). Then invest your money in a CFCU IRA Certificate.

For a complete listing of programs available and current rates, visit www.chirofcu.org, and click on "Rates" in the left menu bar.

Annual Meeting Election Results

At the Annual Meeting on Thursday, March 17th, Mrs. Margie Brace and Dr. Henry Cousineau were re-elected by acclamation to the two open positions on the Board of Directors.

The entire Board of Directors of CFCU are dedicated volunteers who help guide the credit union through these challenging economic times. While maintaining the financial strength and stability of the credit union, their primary focus is to offer our members and the Chiropractic profession superior financial products and personalized service.

Holiday Closings

Good Friday: April 22

Memorial Day: Monday, May 30

Independence Day: Monday, July 4

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

E-Mail: cfcu@chirofcu.org

**Xtend Shared Branches,
ATMs & Service Centers:**

Visit: www.chirofcu.org

