

Plan Your Route

Come To



For Your Loan!



If you're planning to purchase a new or used vehicle, plan your route directly to CFCU for your financing. We offer a wide range of rates and terms to meet your budget, and can even pre-approve your loan for you before you begin shopping.

- Apply online at www.chirofcu.org
- Call 800-422-6424
- Stop by the Credit Union office

* APR = Annual Percentage Rate, subject to change. Rate based on individual credit history, model year and term of loan. Loans cannot be used to pay on existing loans at CFCU.

Rates As Low As

2.74% APR*

BOGO with a Discount

For a limited time, if you get one loan with CFCU at our regular rate, you'll get your second loan with a discount. Of course, there are floors for specific rates, but we'll do our best to reduce your interest rate on your second loan in order to save you money!* You'll get the personal touch because we'll take the time to review your loans at other lenders and show you exactly how much we are able to save you. For example...

- If you obtain a new vehicle loan at CFCU at our low 2.74% APR, then bring us a loan that you have with another lender (refinance with us), we'll discount the rate that you are paying on that loan.
- Or, get a second CFCU loan and we'll discount our already low rates!

Many loans qualify for BOGO!

Our BOGO offer is not limited to just new or used vehicles. It can include RVs, boats, motorcycles, classic cars, Chiropractic equipment, electronic health records, and more (BOGO is not available for any real estate loans).

Don't delay. BOGO Loans are available for a limited time!

* All CFCU loans are subject to review and approval following our normal credit standards. BOGO loans cannot be used to pay on existing loans at CFCU.

Think of Us First! We've Known Your Business Since 1950!

Other financial institutions may say they want to get to know your business, but at Chiropractic Federal Credit Union, we've **known** your business since 1950! We were established by DCs for DCs to meet the unique needs of your Chiropractic businesses. We are governed by a Board of Directors who are Chiropractors and others who are involved in the Chiropractic profession.

Our only purpose is to serve you and we've done that for 61 years, always staying in step with technology and meeting your personal and business needs in this ever-changing financial market.

We ask that you **Think of Us First** for all your financial needs. We offer a full range of personal and business services and loans – and in many cases better than those being offered by other financial institutions. **We understand your needs...and we care.**

VISA for the Holidays

VISA Gold 9.9% APR*

There's just one card you need for all of your holiday shopping and travel plans – a VISA Gold card from Chiropractic Federal Credit Union. **Carry a credit card that promotes your profession every time you use it.** Apply for a VISA Gold card through our web site today at www.chirofcu.org or give us a call at 800-422-6424!

- 9.9% APR*
- No annual card fee
- No balance transfer or cash advance fees

Complete details about our VISA Gold program as well as other VISA programs available to you can be found on our web site at www.chirofcu.org.



People Say The Nicest Things

Become Part of Our Family

"How I love my Credit Union... let me count the ways: (1) CFCU helped me when I started out in practice and continues to do so with all the financial savings I receive. (2) As MAC Convention Chairperson, I appreciate that CFCU is a full partner of the MAC. (3) I have started to save for my children's college education through the ChiroKids and ChiroTeen programs. (4) I think all Chiropractors should join today!"



Dr. Glenn Caudell & Daughter Sidney
Member Since 1987

"Why wouldn't you use the Credit Union? It's available, it's useful, and it's so easy to use! **Help promote Chiropractic.** Use the Credit Union for all your checking, savings, HSA accounts, equipment needs, and for all your financial needs."

Deb Wilcox
Member Since 1983

Skip A Payment

Keep Extra Cash In Your Pocket!


You have the opportunity to skip your loan payments during one month and keep that cash in your pocket. Perhaps you want extra cash for holiday shopping or travel, or you're planning a great Spring break vacation and deposits are due now. Whatever your reason is for needing extra cash, it's as easy as asking for a Skip A Payment at CFCU.

The Skip A Payment form is available on our web site at www.chirofcu.org. Click on "Applications" in the left menu bar and then "Skip A Payment Form." This form also includes details on the kind of loans that are not eligible for this offer.



e-Statements

You'll love the convenience!

Make the switch to e-Statements rather than getting a paper statement in the mail. You'll not only help the environment, you'll love the convenience. Plus, view your e-Statement online 24/7 from any computer with Internet access...even if you are out of town. With  Online Banking and e-Statements, access to your account is more convenient than ever before! Ask for e-Statements today!



COUPON

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



News Briefs

Thanks For Stopping By Our Booth

Thank you for stopping by our booth at the MAC Fall Convention. Members and non-members alike enjoyed playing our toss game and receiving our special gift. Many new members opened accounts at the convention, and we'd like to extend a big welcome to you as new members of Chiropractic Federal Credit Union. **Thank you also to our members who added new services and continue to spread the word about the benefits of membership with CFCU.**

Call For Nominations

The election for the Board of Directors will take place at the Annual Meeting on March 15, 2012. If you are interested in running for an open position on the Board, or if you wish to nominate another member, please contact Anne Blain at 248-478-4020. All nominations must be received by November 15, 2011.

Holiday Closings

Columbus Day: Monday, October 10

Thanksgiving Day: Thursday, November 24

Day After Thanksgiving: Friday, November 25

Day After Christmas: Monday, December 26

Day After New Year's: Monday, January 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.

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



Federally Insured by NCUA.