

Matters

January 2017



On Balance Transfers For First 6 Months

CFCU VISA Gold & Classic Credit Cards

For the past few years, we have offered the 0% VISA program and because of popular demand, it's back!

If you have credit card and loan balances at other lenders, now is the time to refinance those balances with a 0% APR* VISA at CFCU! Your rate will be 0% for the first six months on balance transfers of \$1,000 or more. Make as many transfers as you wish, and the 6 months starts from the time of your first transfer. This great offer is available until March 15, 2017. If you have high-rate credit card balance at other lenders, especially at department stores, you'll be surprised at just how much you can save.

Start the New Year out right by reducing the amount of interest you are paying on credit cards and loans. Bring those balances to CFCU today!

ScoreCard REWARDS

Every time you use your CFCU VISA credit card to make purchases, you earn points through our ScoreCard Rewards program. Redeem these points for merchandise, travel, and more. Viewing items available, checking your points, and redeeming your points is as simple as setting up a username and password at scorecardrewards.com.



Apply Today

There are other reasons to carry a CFCU VISA! **There's no annual card fee, and you have 25 days to pay your balance before a finance charge is imposed.** Plus, you'll be promoting the Chiropractic profession every time you use your card.

Make the switch today to a VISA program that's designed especially for you! Apply online 24/7 at chirofcu.org, call 248-478-4020 or stop by our office.

*APR = Annual Percentage Rate. After the 6-month period, all balances revert to your specific rate (9.90% APR or 13.80% APR). Balance transfers are subject to the amount of each member's specific credit limit. 0% promotion cannot be used to pay on existing credit card or loan balances at CFCU. New money only.

Home Equity Loans Get the Cash You Need!

Home values are continuing to rise. Therefore, your home can be your greatest asset, when you use your equity to obtain the cash you need for a home remodel project, college tuition, wedding expenses, debt consolidation, and more. It's a low-rate source of funds and CFCU has a program to meet your needs.



When you are considering a home equity loan, talk to us first about the options available to you at CFCU. There are **no closing costs, no application fees** and your line of credit can be drawn on for up to five years. We're standing by to help you get the most out of your home at 248-478-4020.



Auto • Home • Health • Life • AD&D

Take the time to compare and save on your insurance premiums. As a CFCU member you have the opportunity to obtain straightforward insurance backed by a strong company... TruStage. Credit unions have joined forces to create the purchasing power for members for auto, home, health, accidental death & dismemberment, and life insurance. **CFCU members are reporting saving hundreds and even thousands of dollars through TruStage.**

Contact TruStage directly by visiting their website at trustage.com/cfcu, or representatives are available by to assist you at 855-591-9026.

Chiropractic Remote Deposit Make deposits from your own office.

Many CFCU members are now using Chiropractic Remote Deposit to make deposits to their business accounts conveniently from their own office. In fact, many have stated that they can't believe they didn't start sooner. **Best of all, CFCU is picking up the tab! There are no monthly fees and we provide the equipment!**

Deposits made by 2 p.m. receive same-day credit, and deposits after 2 p.m. can be viewed in your account the next day. A Help Desk is available 8 a.m. to 7 p.m. for scanner and software issues, or CFCU staff is standing by to assist you 8:30 a.m. to 4:30 p.m. EST, Monday-Friday.

To get started or for additional information, call us today at 248-478-4020.

"We have been using Remote Deposit Capture for several months now, and it's one of the best things we've done. It is so easy and fast, and there are no problems."

Dr. Randy & Mrs. Marge Wilcox
Members Since 1984



CFCU Is Your Lending Solution

When you need a loan for any reason, consider making CFCU your choice for financing. You'll also find that you are provided with outstanding personalized service that is hard to come by at many financial institutions today. **We've been lending exclusively to the chiropractic community for 67 years!**

Surveys Provide Outstanding Results!

Over the past several months we have been distributing surveys to our members in order to obtain feedback about their experience when obtaining their CFCU loan. Thank you to those members who have responded. **We are honored to find that 100% of those responding rate us "some 4s and mostly 5s" on a 1-5 scale for outstanding service.**

If you have not borrowed from CFCU in the past, or if you are in the market for another loan, we look forward to hearing from you. These are just some of our loan programs available to you:

- Autos, RVs, boats, etc.
- Chiropractic equipment loans
- Home equity loans & home mortgages
- Personal & business VISA credit card
- Personal & business lines-of-credit
- Business real estate loans (MI only)
- Debt consolidation & refinance loans

Apply online 24/7 at chirofcu.org, or call us at 248-478-4020 where you'll be pleased to find that a real person answers the phone!

IRAs & HSAs at CFCU

IRAs: It's important to save separately for retirement. Qualified members can do just that and save on taxes today with a CFCU Individual Retirement Account (IRA). Consult with your tax adviser regarding the best IRA program for you – Traditional, Roth, or the Coverdell ESA account. **Even if you have an IRA at another financial institution, you can rollover that IRA to CFCU.**

HSAs: If you have a high-deductible health insurance plan, the Health Savings Account (HSA) may be the solution for you and your family. CFCU offers HSAs to meet your needs, once you determine your qualification and limits. **Plus, there are no annual maintenance fees.**

Call 248-478-4020 for additional information.

Member Discounts Through



CFCU members can take advantage of discounts from a wide range of businesses through the Love My Credit Union Rewards program – such as Sprint, TurboTax, ADT, and more. Visit lovemycreditunion.org for details.

Electronic Convenience

It's an electronic age, and CFCU is in step with technology when it comes to services and communication!

Access your account through online and mobile banking, and stay up to date with activity in your account through eAlerts – both by email and text messages. Use more than 30,000 surcharge-free ATMs nationwide, and visit over 5,000 shared branches to make transactions. Obtain your statements electronically with eStatements. Apply for loans 24/7 at chirofcu.org, or speak with a CFCU representative. Use Chiropractic Remote Deposit to make your business deposits from the comfort of your own office...and more!

Stay up to date with what's happening at CFCU through our eBlasts, or through social media – Facebook, Twitter, and LinkedIn. **Be sure we have your current email address so you don't miss out on special offers, and join us on social media today.**



NEWS BRIEFS

Annual Meeting Scheduled

CFCU's Annual Meeting is scheduled for March 16, 2017 at 9:30 a.m. at the CFCU office located at 23617 Liberty, Farmington, MI 48335. The individuals nominated for open positions on the Board of Directors include Mrs. Margie Brace and Dr. Eric Novak. Since no other names were submitted, there will not be a ballot election and these Directors have been re-elected by acclamation. We all join in welcoming our newest member of the Supervisory Committee – Dr. Ryan Cooper.



Skip A Payment

You may qualify to take a break from loan payment(s). For a request form and details, visit chirofcu.org, click on "Application" in the left sidebar, and then "Skip A Payment Form."

Deposit Tax Refunds Electronically

It's tax time and you can have your refund deposited to CFCU. You'll need:

1. CFCU's routing and transit number:
272078828
2. Your CFCU account number as it appears on your statement or a voided check.
3. The account type of where you want the deposit made – savings or checking.

Holiday Closings

- Presidents' Day** – Monday, February 20 (staff training)
- Good Friday** – April 14
- Memorial Day** – Monday, May 29
- Independence Day** – Tuesday, July 4

All of us at CFCU join in wishing you a very Happy New Year. We look forward to meeting your financial needs throughout 2017 and for many years to come.



23617 Liberty, Farmington, MI 48335
Hours: Monday-Friday - 8:30 a.m. – 4:30 p.m. EST
Phone: 248-478-4020 • **Fax:** 248-478-7632
Website: chirofcu.org • **Email:** cfcu@chirofcu.org
Shared Branches & ATM Locations: chirofcu.org

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.

Federally insured by NCUA

