

CFCU's Mobile App is Now Available

You can now download CFCU's free mobile app from the iTunes or Google Play store, and enjoy direct access to your CFCU account through mobile banking. Make transfers, check your balance, apply for a loan, and more. Also access CFCU's website and contact us through email.

Access CFCU's mobile app through your iPhone, iPad, iPod touch, and for the new iPhone 7, a 3D touch feature has been added for even faster navigation, and through your Android phone.

Enjoy the convenience and download the CFCU mobile app today!



New Debit Card Coming in October

As technology changes, it's necessary to stay up to date with those changes. Therefore, we are upgrading our debit card program – making it necessary to reissue cards to our members in October. The new cards will have the EMV chip, providing you with added security. Here's the process that you'll need to follow:

- 1 When you receive your new card, call the toll-free number on the card to activate it. Within 30 days your old card will no longer be active.
- 2 **Important:** Contact any businesses where you have **recurring payments** being debited from your account using your old card number and provide them with your new card number.
- 3 Destroy/cut up your old card and begin using your new card.

Please do not hesitate to contact us at 248-478-4020 if you have any questions.

Please be sure we have your current email address, since important emails will be sent to members with debit cards during this transition process.

Does Your Practice Need a Financial Adjustment?

Periodically it's a great idea to conduct a review of your financial products and services and make an adjustment that's right for you, your practice, and your family. As a member of CFCU, we want you to know that we are here to help you streamline your financial services, save you money when you need a loan, and save you time with our wide range of convenient and 24/7 services.

Best of all, you have an entire team of knowledgeable employees standing by to assist you. There are no annoying voicemail systems or endless message loops at CFCU. Real people answer the phone here and are available to meet your needs.

So whether you need a low-rate loan for personal or business purposes, 24/7 access to your account, free remote deposit system to deposit your clinic/business checks, or a VISA credit card that promotes your profession – come to CFCU for all of your financial needs.



Equipment Loans

If you are looking for new or used equipment to start up or expand your business, look no further for your financing than CFCU. We offer equipment loans as low as 4.99% APR with no down payment, flexible terms, and affordable monthly payments. **In fact, we specialize in the chiropractic profession and our programs are tailor made just for you.**



If you don't need an equipment loan right now, we can meet your needs for business loans, commercial real estate (MI & OH only), corporate VISA Gold credit card, vehicle loans, and more.

We are here to assist you with all of your lending needs. Call us today at 248-478-4020.

Family Membership at CFCU

At CFCU, we take extreme pride in providing financial services to the chiropractic profession. Plus, we equally enjoy delivering our wide range of services to family members.

Adult Children: Perhaps your son or daughter is looking for a new home or a vehicle loan. We can provide them with a low-rate mortgage through our partnership with the Mortgage Center, and we offer low-rate loans for new and used vehicles.

College Students: Maybe your college student is in the market for a used vehicle. We can put them in the driver's seat for less. Or, when they have a checking account at CFCU, you as a parent will have the added convenience of transferring money into their account when needed.

Teens: It's important for teens today to understand how financial services work such as checking accounts, credit cards, and loans, and what their responsibilities are in maintaining these types of accounts. Plus, it's an electronic world and we have all of the 24/7 services to meet their needs through our ChiroTeens program.

Kids: It's probably time to open an account for your young child and start teaching them about the importance of saving. Our ChiroKids program is the perfect way to get them started with a savings account or an Add-On CD. We will provide your child with a special piggy bank when the account is opened with a \$100 Add-On Certificate.

Encourage your family members to take a closer look at CFCU for all their financial needs. They'll come to enjoy the outstanding member service and financial programs you've received over the years. Spread the word to your family today!



NEWS BRIEFS



Discounts

As a member of CFCU, you can obtain discounts from a wide range of businesses through the Love My Credit Union Rewards Program, such as ADT, Sprint, TurboTax, and more. For details, visit lovemycreditunion.org today.

Chiropractic Remote Deposit

Tired of making multiple trips to the ATM or Shared Branch to make your **business deposits**? Relax at your desk and make them electronically through CFCU's Chiropractic Remote Deposit system. **Best of all...we provide you with the equipment at no charge and there are no monthly fees.** Call 248-478-4020 today to see how you can get started.



Holiday Closings

Independence Day:
Tuesday, July 4

Labor Day:
Monday, September 4

Columbus Day:
Monday, October 9
(Closed for staff training.)

Cars, Trucks, Boats, RVs...& More

Don't miss the sunny days of summer in your new car, truck, boat or RV and get your loan at CFCU. Whether it's a new or used model – we offer low rates and fast processing. **We can even pre-approve your loan before you start shopping.**

Maybe you have your eye on a motorcycle or a jet ski. We finance those too!

Apply 24/7 at chirofcu.org, call 248-478-4020, or stop by the credit union office.



It's an Electronic World

Are you in touch with CFCU?

Do you know that your credit union communicates the most up to date information to you through eBlasts, Facebook and Twitter? Periodically, eBlasts are sent to your email address – but if we don't have your current email address, you are missing out on special offers and the most current info available to you. Send your most current email address to cfcu@chirofcu.org, like us in Facebook and follow us on Twitter and LinkedIn. Don't miss out...stay connected to CFCU!



Service is not just a courtesy... it's a commitment.



Proudly Serving the Chiropractic Community Since 1950

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

