

## New Debit Card Coming This Month

Members with a CFCU debit card will receive a new card this month. This card will have EMV chip technology, providing you with added security. Please follow this process when you receive your new card:

1. Call the toll-free number on the card to activate it ASAP. 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.

If you have questions, please contact Debbie at 248-478-4020.

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



## Download CFCU's Free Mobile App



Enjoy the convenience of instant access to your CFCU account when using our free mobile app. Use all the features of our mobile banking site for transfers, inquiries, apply for a loan, access our website, send us an email, and more. Download it today from the iTunes or Google Play Stores.

## eServices

### *Keeping you connected!*

Combine our new mobile app with our wide range of other convenient services and you'll find that it's easy to do business with CFCU. Enjoy these services today!

- Online & mobile banking
- Online bill pay
- Over 30,000 surcharge-free ATMs nationwide
- More than 5,500 shared branches
- eStatements, eAlerts, and text alerts
- Direct deposit
- 24/7 online loan application
- Free Chiropractic Remote Deposit (for business check deposits)
- Person-to-person transfers for personal accounts
- Loans by phone
- And more

Coming Soon



On Balance Transfers For First 6 Months

## CFCU VISA Gold & Classic Credit Cards

Get ready because you'll soon be able to again take advantage of our 0% VISA promotion. Starting December 16, 2017 through March 15, 2018, if you have credit card and loan balances at other lenders, you can 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.

Get ready to make the switch to a credit card that promotes your profession!

## ScoreCard **REWARDS**

Earn points every time you use your card to make purchases 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.

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.

### Apply Today

Make the switch to a CFCU VISA so that you're ready to take advantage of this great offer in December. **Apply online 24/7 at [chirofcu.org](http://chirofcu.org), call 248-478-4020 or stop by our office and we'll be happy to assist you.**

\*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.



# Does Your Practice Need a Financial Adjustment?

- Streamline your financial services.
- Save money when you need a loan.
- Save time with our wide range of convenient and 24/7 services.

Whether you need a loan for personal or business purposes, 24/7 access to your account, free remote deposit system to deposit your business checks, or a VISA credit card that promotes your profession – CFCU offers a full range of personal and business products to meet your needs.

We are standing by to assist you at 248-478-4020. Or, apply for a CFCU loan online 24/7 at [chirofcu.org](http://chirofcu.org).

*\*APR = Annual Percentage Rate, based on individual credit history, amount, model year, and term of loan.*

## LOANS

*For all your personal & business needs.*

For 67 years, CFCU has perfected the art of lending. We are experts in providing loans to our members for personal and business needs with low rates, fast processing, flexible terms, affordable payments, and best of all – personalized service from our team of knowledgeable employees.

- Chiropractic equipment, business loans, and real estate lending (MI & OH)
- Loans for autos, RVs, boats, motorcycles, and more
- Personal loans and VISA credit cards
- Home equity loans
- Home mortgages

Call us at 248-478-4020 for your next loan or to refinance higher-rate loans that you have at other lenders. Or, apply online 24/7 at [chirofcu.org](http://chirofcu.org).

## Chiropractic Remote Deposit

*Make deposits from your own office.*

Enjoy the convenience of making deposits to your CFCU business account from your own office with Chiropractic Remote Deposit. Plus, CFCU is picking up the tab because 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. – 4:30 p.m. EST, Monday-Friday.

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

**Equipment Loans**  
AS LOW AS  
**4.99%**  
APR\*

**Think CFCU First For Loans!**



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 & disability, and life insurance.

Contact TruStage directly by visiting their website at [trustage.com](http://trustage.com), or representatives are standing by to assist you at 855-591-9026.

## NEWS BRIEFS

### Annual Meeting Scheduled & Call For Nominations

The election for the Board of Directors will take place at the Annual Meeting on March 15, 2018. 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 10, 2017.



### 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](http://lovemycreditunion.org).

### Holiday Closings

**Columbus Day** – Monday, October 9 (for staff training)

**Thanksgiving Day** – Thursday, November 23

**Day After Thanksgiving** – Friday, November 24

**Christmas** – Friday, December 22 & Monday, December 25

**New Year's** – Friday, December 29 (open until 11 a.m.) & Monday, January 1



*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](http://chirofcu.org) • **Email:** [cfcu@chirofcu.org](mailto:cfcu@chirofcu.org)

**Shared Branches & ATM Locations:** [chirofcu.org](http://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.

