



# NEWS

January 2009

 Affinity Group Credit Union *Serving Municipal & Health Services, Crestwood Community, and WySouth members.*

## Why Aren't You Hearing About A Financial Crisis in Credit Unions?



### Because There is None

of 13.14% which means we have almost double what the Regulators indicate to be well capitalized. Your money is safe. It is also insured to the maximum NCUA (\$250,000) limits. Visit [www.ncua.gov](http://www.ncua.gov) for more information.

Everywhere people are feeling the pinch of this economy. Fingers are pointing towards the greed on Wall Street and many big financial institutions are crumbling. In these times,

people are looking for something that operates with value and good old fashioned common sense. Credit Unions are just that. Our differences from those other financial institutions are obvious to see that we do not operate under the same ideals. Credit Unions are different. We are nonprofit. Our earnings are returned back to you, in lower interest and higher earnings. We operate with *only* you in mind; to provide you and your family with the safe, sound financial services, you may need throughout your life, without unnecessary fees. Our ideals are simple. Our commitment is to you.

We hope that this New Year brings brighter days for all our members. Good health and wealth in the New Year and thank you for being a part of Affinity Group Credit Union.

It's the New Year and important to start it right. We, at Affinity Group Credit Union, would like to thank you for your business throughout the year. We appreciate our new members and those that have been with us through many seasons. We value the trust and loyalty you have shown us. Our commitment, as always, is to provide safe and sound financial services to you and your family.

These are vulnerable financial times and Affinity Group Credit Union again, would like to reassure you that your Credit Union remains strong and is operating in a sound responsible manner. The Board of Director's standards have always gone above and beyond what the Regulators consider a safe and sound credit union. Affinity Group Credit Union has a net worth ratio

## NEED A NEW CAR? Let's 'Invest in America'

Credit unions in Ohio, Michigan, Indiana and Illinois announce partnership with General Motors as the first phase of "Invest in America", a plan to boost domestic automaker sales and strengthen the U.S. economy.

Affinity Group Credit Union is proud to be a part of the 1,100 credit unions participating in the 'Invest In America Partnership.' This program provides all Credit Union members with the GM Supplier Discount.

Members can save big by using the credit unions' best-in-class loan rates for financing while also taking advantage of the Credit Union Discount From GM, on top of other incentives. Plus, there's less hassle, less negotiating at the dealership, and it all adds up to a better price.



RATES AS-LOW-AS  
**4.5% APR\***  
UP TO 72  
**MONTHS**

\*Rates are as-low-as and subject to credit approval. Your rate may be higher depending on your credit rating. Includes .25% for payroll deduction or auto transfer. Does not apply to existing credit union loans.

This program is simple to use. Get pre-qualified with the Credit Union, visit [lovemycreditunion.org](http://lovemycreditunion.org) and select the Credit Union Discount from GM button, follow the prompts and print your Personal Authorization Number. Then head to your GM Dealer and drive away happy in your new GM vehicle.

When you buy an American car and finance it with us, you're doing your part to invest in America.

Go to [lovemycreditunion.org](http://lovemycreditunion.org) today for more information on the CU Discount from GM.

## IMPORTANT MEMBER DISCLOSURE INFORMATION - Effective February 17, 2009.

**DEPOSIT AT PROPRIETARY AUTOMATED TELLER MACHINES (ATMS)** - The first \$100 of funds deposited at an ATM may be available on the same day we receive your deposit. Except for deposits of checks drawn on the U.S. Treasury. Funds deposited at AGCU ATMs (proprietary) of more than \$100 are subject to a special two-business-day hold

to enable the Credit Union to verify the deposit. The special hold is automatically placed through the second (2nd) business day following the day of deposit such that you may have access to your funds on the second (2nd) business day after the day of deposit. Some checks may take longer but you will be notified if the hold extends beyond this period.

## Three Ways to Save

■ **Lingering Holiday Bills?** Stop paying high interest rates. Apply for a loan with us. Consolidate your debt and save money. Save even more by transferring your high interest rate credit card balance to our lower rate credit cards. We offer great rates without all the gimmicks.

■ **Enjoy the Holidays.** Open a Christmas Club Account today. It's easy! Visit 'It's Me 247!' on our website. It takes seconds to set up and you'll be glad you did! Imagine a less stressful holiday season for you and your family. Just decide on the amount you'd like deposited each payday into into

your Christmas Club Account and watch your money grow all year long. On November 1st, your money will be automatically transferred into your regular share or checking account; just in time to shop.

■ **You Name It, It's Yours!** Special Savings Accounts are a great way to set money aside for a special event and can be opened on-line by visiting 'It's Me 247!' on our website. Whether it's for a vacation, furniture or a rainy day, it's your special account that you put a name to. Is it your 'Just Because Account', 'Honeymoon Account', or 'My New Wardrobe \$ When I Lose those Holiday Pounds Account?' Whatever your plan may be, this is a step towards saving for it. It's your money, save it your way.

Make Your Holiday  
**Wishes**  
Come True

**HURRY!**  
Time is  
Running  
Out!

Borrow up to **\$5,000**  
for **12 Months** at  
**9.9% APR\***

Apply  
On-Line  
Today!

## 'I-CAN! E-FILE' On-Line Tax Preparation Service

- **Watch for it January 15, 2009!**
- FREE on-line Tax Preparation Service available for our members.
- Access at the CU's website. Safe and secure.
- No special software needed just Adobe Reader, an internet connection, an email account and a printer.
- 'I-CAN! E-FILE' will help you complete all necessary tax forms for your Michigan and Federal tax returns. It may help you claim other credits and deductions you are eligible for.
- Visit the credit union's homepage and click on the 'I-CAN! E-File' icon or visit [www.icanefile.org](http://www.icanefile.org) and follow the steps.
- Get your Tax Returns faster when you use 'I-CAN! E-File'.
- And, your returns will be automatically deposited into your credit union accounts. Safe, Secure and Fast!



Look for this logo on our website!

**Just file it! We'll help.**  
FREE state and federal tax preparation resources provided by credit unions

## CREDIT UNION CLOSINGS

**January 19, 2009**  
Martin Luther King Day

**February 16, 2009**  
Presidents Day

**And All Drive-Thru Windows  
will be Closed**



Serving:

Municipal & Health Services  
144 East Pike Street  
Pontiac, MI 48342  
800.552.8643 • 248.334.0568  
FAX 248.334.2740  
MHS POH Branch  
50 North Perry, Pontiac, MI 48342  
[www.mhscu.com](http://www.mhscu.com)

Crestwood Community  
27621 Warren Ave  
Garden City, MI 48135  
734.458.2800 • FAX: 734.458.2050  
[www.crestwoodcu.com](http://www.crestwoodcu.com)

WySouth  
Wyandotte Branch  
269 Oak Street, Wyandotte, MI 48192  
734.285.0600 • FAX 734.285.3264

Flat Rock Branch  
22855 Gibraltar Rd.  
Flat Rock, MI 48134  
734.379.9125 • FAX 734.379.9181  
[www.wysouthfcu.org](http://www.wysouthfcu.org)

## Other Services

**CU\*TALK**  
**1.800.850.9915**

**E-Mail**  
MemberService@affinitygroupcu.org

There are over 100  
CU Shared Branches visit  
[www.xtendcu.com](http://www.xtendcu.com)  
for a location near you

Service Centers/CO-OP  
Financial Services  
Call **1.800.800.9700**  
for a location near you.

Your 24 hour ATM card or Debit  
card may be used at teller machines  
displaying these symbols:



\*Rates are as-low-as and subject to credit approval. Your rate may be higher depending on your credit rating. Includes .25% for payroll deduction or auto transfer. Does not apply to existing credit union loans.