

## PRIVACY NOTICE DISCLOSURE

Craftsman Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (313) 554-9300 or write to:

Member Service  
Craftsman Credit Union  
2444 Clark  
Detroit, MI 48209

[Info@craftsmancu.org](mailto:Info@craftsmancu.org)

### Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms

We may disclose all of the information we collect, as described above, as permitted by law.

### Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies.
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies, and mailhouses.

### Disclosure of Information of Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

### Disclosure of Information About Former Members

If you terminate your membership with Craftsman Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### What Members Can Do to Help

Craftsman Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!



Issue 2 | January 2007

# Quarterly *Communique*

A quarterly publication  
for the members of  
Craftsman Credit Union.

## 60th Annual Meeting Announcement

### ATTENTION CREDIT UNION MEMBERS:

You are invited to attend Craftsman Credit Union's Annual Meeting!

**DATE:** Saturday, April 21, 2007

**PLACE:** Craftsman Credit Union  
2444 Clark Street

**TIME:** 1:00 P.M.

*Hors d'oeuvres and refreshments will be served and there will be door prizes, too.*

### Procedures for Nominations:

**NOTICE:** Notice is hereby given that the annual election to fill vacancies on the Board of Directors will be by mail ballots in accordance with our bylaws. There will be two (2) vacancies on the Board of Directors to be certified at the annual election. The term length for these positions is three (3) years.

**NOMINATING COMMITTEE:** A Nominating Committee consisting of M.L. Douglas, Richard Roberts and Winnie Thomas-Mobley has made at least one (1) nomination for each vacancy for which elections are being held. Nominees for the Board of Directors are: Sandra Stewart and Michael Monti.

**NOMINATING BY PETITION:** Nominations can also be made by petition and signed by not fewer than 100 members of the credit union. A nomination by petition must be accompanied by a certification signed by the nominee stating willingness to run and serve if elected.

**NOMINEE'S RESUME:** All nominees must submit a resume outlining their qualifications for the position. The position requires that they are bondable.

**QUALIFICATIONS:** The qualifications, which are necessary for the Board of Directors, are as follows:

- Nominee must be a member of the credit union in good standing and must be at least 18 years of age.
- Nominee must be of good character and bondable.
- Nominee must be willing and have the ability to devote time on a voluntary basis to the credit union business, which includes but is not limited to, regular and unscheduled meetings and educational sessions.
- Petitions will be made to the General Manager/CEO at the credit union office. They must be in the hands of the General Manager no later than Tuesday, March 6, 2007.

**CREDENTIALS COMMITTEE:** The Chairperson and Credential Committee will be responsible for the election. Ballots will have to be returned in time to be received by the Credentials Committee by 5 p.m. on April 9, 2007.

**TO BE A VOTING MEMBER:** You must be the principal member on the account, be in good standing, be at least 18 years of age and have at least \$10 in your Share Account.

### News You Can Use...

#### Holiday Closings

**New Year's Day**  
Monday, January 1, 2007  
**Martin Luther King, Jr. Day**  
Monday, January 15, 2007  
**Presidents' Day**  
Monday, February 19, 2007  
**Good Friday**  
Friday, April 6, 2007  
**Monday after Easter**  
Monday, April 9, 2007  
**Memorial Day**  
Monday, May 28, 2007

#### NetBranch

24 HR online account access free to members

#### Office Hours:

9:30 am to 4:45 pm

### CRAFTSMAN CREDIT UNION'S 60TH ANNUAL MEETING

April 21, 2007 • 1:00 PM

Name \_\_\_\_\_

My Account # \_\_\_\_\_

Guest \_\_\_\_\_

**R.S.V.P. by April 16, 2007**  
*Return this form to the credit union.*



2444 Clark Street  
Detroit, MI 48209  
ph 313.554.9300  
f 313.554.0474  
[www.craftsmancu.org](http://www.craftsmancu.org)

## Easy Steps to Protect Your Identity

It's a frightening reality that identity theft can affect anyone at anytime. Please implement the following suggestions into your monthly routine to protect yourself against credit scammers!

### Keeping Your Identity Safe

- Pay close attention to credit card statements and other financial statements
- Report suspicious activity that appears on your financial statements
- Keep a complete list of all contact information for your credit card companies and financial institutions so that you can quickly report lost or stolen cards
- Make copies of all the contents of your wallet and store them in a safe and convenient place in case you suspect your identify has been stolen
- Make it a regular practice to contact any of the listed credit reporting agencies to review your credit report.



**TRANSUNION**  
(800) 888-4213 [www.transunion.com](http://www.transunion.com)

**EXPERIAN**  
(888) 397-3742 [www.experian.com](http://www.experian.com)

**EQUIFAX**  
(800) 685-1111 [www.equifax.com](http://www.equifax.com)

### Friendly Reminder

For your convenience the new Toll-Free number effective October 15, 2006, for Craftsman Auto Teller CAT is 800-844-3404.

### Credit Committee Insider

The Credit Committee meets every Thursday between 10 a.m. and 2 p.m. to review loans and field questions. If you have any inquires or points of interest that you'd like to share, please feel free to stop into the credit union during the Credit Committee's designated meeting time.

## Important Information... RegD

**Transfer Limitations:** For share savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any calendar month. Of these six (6), you can make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.



## The Official Family of Craftsman Credit Union

**General Manager/CEO**  
Margie L. Wilkes

**Board of Directors**  
M.L. Douglas, Chairman  
Richard Roberts, Vice Chairman  
Michael Monti, Treasurer  
Sandra Stewart, Secretary  
Mario V. Maraldo  
Winnie J. Thomas-Mobley  
James Renfroe

**Credit Committee**  
Roy Ford, Chairman  
Margie L. Wilkes  
Tracy Peterson

**Management**  
Margie L. Wilkes, General Manager/CEO  
Larry K. May, Accounting Manager  
Richard C. Sharum, Collection Manager  
Tracy Peterson, Loan/Operations Manager  
Kimberly A. Bluestein, Executive Secretary

**Staff**  
Charisse Dawson, Head Teller  
Mary Jo Born, Teller  
Tiffany Zakrin, Teller  
Tonja Howell, Teller  
Katie Vinton, Member Service Representative  
Yvonne Gamble, Member Service Representative  
David Krueger, Loan Representative  
Nashieka Hennings, Loan Representative  
Matthew Booker, Custodian



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