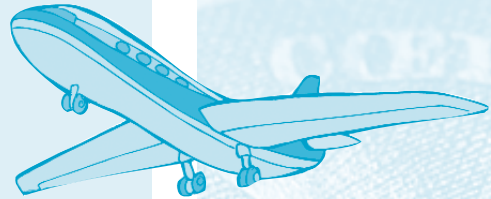


Flights to dip your feet in every ocean: \$0 Traveling for any reason at all: PRICELESS

From July 1 through August 31, 2006 each time you use your MasterCard card, you'll automatically receive an entry for a chance to win up to 500 round-trip airline tickets anywhere.

If you suddenly had 500 airline tickets at your disposal, what would you do with them? You could take off to almost any location your heart desires... just for the fun of it, any time you wish. Fly to the beaches of tropical Hawaii, take in the breathtaking views of the Grand Canyon, or be captivated by the architecture and history of Rome - any place you want to go would be just a flight away.

NO PURCHASE NECESSARY. 500 Airline tickets up to maximum value of \$500,000. Void where prohibited. PIN-based/international transactions not eligible. Start 7/1/06. Ends 8/31/06. Other restrictions apply. Call 1-800-MC-ASSIST for qualifying entry information, Official rules & complete details.



COMING SOON...
Bill Pay,
VISA Gift Cards and
Risk Based Lending!
Watch for details.

Graduates: Are You Ready for the Next Step?



If you're a recent graduate, be sure that you're financially prepared to take the next step in life.

Craftsman Credit Union offers a range of financial products to make your transition to the workforce or higher education as smooth as possible!

To determine your financial preparedness, consult the following financial checklist.

Checking • Savings • Online Banking • ATM • Debit Card • Loans

To sign up for any of these financial services, or to speak to a member of our staff about your needs, stop into the credit union the first chance you get.

Refinance Your Auto Loan With Us!

At the credit union we feel we can meet or beat almost any loan rate. If you are currently locked into a high-rate or long-term loan that's draining your budget, compare our rates!

We offer low rates and comfortable terms.
Stop in soon to take advantage of our great deals!



CedarPoint

Discounted Cedar Point Tickets

Before you head off to Cedar Point for your fun in the sun, stop in to the credit union to buy your tickets at discounted prices. Get yours while supplies last!

Cedar Point	Discount Price	Gate Price
Adult	\$32.75	\$39.95
Junior/Senior	\$9.95	\$9.95
2-Day Slide & Ride	\$64.00	\$64.95

THE OFFICIAL FAMILY OF CRAFTSMAN CREDIT UNION

GENERAL MANAGER/CEO
Margie L. Wilkes

ACCOUNTING MANAGER
Larry K. May

BOARD OF DIRECTORS
M.L. Douglas – Chairman
Richard Roberts – Vice Chairman
Michael Monti – Treasurer
Sandra Stewart – Secretary
Annie Graham
Mario V. Maraldo
Winnie J. Thomas-Mobley
James Renfro

CREDIT COMMITTEE
Roy Ford – Chairman
Margie L. Wilkes
Tracy Peterson

COLLECTION MANAGER
Richard C. Sharum

LOAN MANAGER/OPERATIONS
Tracy Peterson



Your savings federally insured to \$100,000
NCUA
by the National Credit Union Administration,
a U.S. Government Agency

HOLIDAY CLOSINGS
Labor Day—Monday, September 4

Quarterly news

CRAFTSMAN CREDIT UNION

JULY 2006

Credit Union Renovations



We're excited to announce that we're renovating the credit union!

We hope to have our upgrades completed by October 2006, and during the work we will remain fully functional for your convenience.

During our renovations, we ask for your patience.

Know that these enhancements are for your benefit, and will greatly improve the look and feel of the credit union!

NetBranch: Open 24/7!



By visiting the credit union online at www.craftsmancu.org, you can stay in touch with the credit union—anytime.

All you need in order to access NetBranch is a computer with Internet access.

With NetBranch you can:

- View account history
 - Transfer funds
- Use the Loan Calculator
 - View cleared checks
 - Reorder checks
 - Apply for loans
- Review credit union info
 - Much more

Craftsman Credit Union Dividend Rates*

Account Type	APR	APY	IRA Term Share Certificates	APR	APY
Share & Organizational			\$500 Minimum		
"Balances \$200-\$30,000"	0.75%	0.75%	One Year IRA	4.00%	4.06%
"Balances \$30,001 and over"	1.00%	1.00%	Two Year	4.25%	4.32%
Daily Deposit Balances			Three Year	4.50%	4.58%
\$500 and up	0.75%	0.75%	Four Year	4.75%	4.84%
Special Premium			Five Year	5.00%	5.09%
"Balances \$2,500-\$30,000"	1.25%	1.26%			
"Balances \$30,001 and over"	1.50%	1.51%	Certificate Term Share Account Rates		
Above account rates may change every quarter as determined by the Board of Director's			May change weekly-\$500 Minimum		
			Mini Market-3months	3.50%	3.55%
			Money Market-6 months	3.75%	3.80%
Regular IRA-Rates may change Monthly			One Year	4.00%	4.06%
"Balances \$50-\$30,000"	1.50%	1.51%	Two Year	4.25%	4.32%
"Balances \$30,000 and over"	1.65%	1.66%	Three Year	4.50%	4.58%
			Four Year	4.75%	4.84%
Christmas Club	1.20%	1.21%	Five Year	5.00%	5.09%

Rates Effective as of July 1, 2006.