

☎ By Telephone:
(313) 554-9300 Fax (313) 554-0474

Craftsman Audio Teller:
(313) 554-9354

Switchboard Open
9:30 a.m. to 5 p.m.

✉ By Mail:
2444 Clark • Detroit, MI 48209

🌐 Internet:
www.craftsmancu.org

🕒 Hours:
Monday - Friday 9:30 a.m. to 5 p.m.
Doors close at 4:45 p.m.

HOLIDAY CLOSINGS

Columbus Day
Monday, October 10

Veterans' Day
Friday, November 11

Thanksgiving Holiday
Thursday, November 24
Friday, November 25

**Christmas & New Year's
Holiday**

OPEN-Regular Business Hours

Remember that you can use a variety of 24-hour services to stay on top of your credit union business even when the credit union is closed:

Website, NetBranch
www.craftsmancu.org
and ATM's.



DAYLIGHT SAVING TIME REMINDER

You can probably feel the days getting shorter which means that soon, Daylight Saving Time will end. Don't forget to "fall back" one hour on **October 30**.



NetBranch is Online Account Access

NetBranch is Online Account Access for credit union members only. It's available to all Craftsman Credit Union members at **NO CHARGE!**

NetBranch at www.craftsmancu.org

- Transfer Funds • Apply for Loans • Access rate info
- Verify account activity • Reorder checks • and Much More!

Using NetBranch is simple! Log on the Internet and visit our site: www.craftsmancu.org. Click on the NetBranch logo in the upper right corner of the screen. If you're using NetBranch for the first time, please note that your password will be the last four digits of your social security number. Once you log into NetBranch for the first time, you'll be required to create a new password. Enjoy this convenient online service starting today!

Christmas & New Year's Holiday Hours:

Craftsman Credit Union Board of Directors would like to show it's appreciation to all of our members. We are pleased to announce that during the Christmas and New Year's holiday we will be open during normal business hours!



Member Appreciation Day a HUGE Success!



Member Appreciation Day, held July 1, 2005, was a huge success. And for one lucky member, it was an extra-memorable event.

Michael Garcia was the lucky Craftsman Credit Union member who won the Member Appreciation Day drawing. Michael took home a \$500 Gift Certificate from Best Buy, good towards a new home computer!

We want to extend a special thanks to everyone who participated in Member Appreciation Day. It's a pleasure to serve you!

CRAFTSMAN CREDIT UNION DIVIDEND RATES

ACCOUNT TYPE	APR	APY	ACCOUNT TYPE	APR	APY
Share & Organizational			IRA Term Share Certificates — \$2,500 minimum		
Balances \$200-\$30,000	.75%	.75%	One Year IRA	3.40%	3.40%
Balances \$30,001 and over	1.00%	1.00%	Two Year IRA	3.65%	3.65%
Daily Deposit Balances			Three Year IRA	4.00%	4.00%
\$500 and up	.75%	.75%	Four Year IRA	4.25%	4.25%
Special Premium			Five Year IRA	4.50%	4.50%
Balances \$2,500-\$30,000	1.25%	1.26%			
Balances \$30,001 and over	1.50%	1.51%	Certificate Term Share Accounts Rates		
Above Account Rates May Change Every Quarter			May change weekly — \$2,500 minimum		
As Determined By The Board of Directors.			Mini Market – 3 months	2.00%	2.00%
			Money Market – 6 months	3.00%	3.00%
Regular IRA – Rates may change monthly			One Year	3.40%	3.40%
Balances \$50-\$30,000	1.25%	1.26%	Two Year	3.65%	3.65%
Balances \$30,001 and over	1.40%	1.41%	Three Year	4.00%	4.00%
Christmas Club	1.20%	1.21%	Four Year	4.25%	4.25%
Rates effective as of October 1, 2005			Five Year	4.50%	4.50%

Quarterly news

CRAFTSMAN CREDIT UNION

OCTOBER 2005

International Credit Union Week Celebration Planned

**FREE CIDER
& DONUTS
at the Credit
Union:
Thursday,
October 20**



Each year the third week in October is designated as International Credit Union Week. This year, in honor of this annual occasion, we're offering free cider and donuts at the credit union all day Thursday, October 20.

We encourage members to come in to the credit union on this special day to celebrate the philosophy of "people helping people" on which all credit unions are founded.

Additionally, be sure to spread the word of membership in Craftsman Credit Union as International Credit Union Week approaches. It benefits all of us!

ATTENTION ALL CRAFTSMAN CREDIT UNION MEMBERS

Please remember to update your account information annually. If we do not have a current address on file and mail is returned to the credit union, a \$5 fee will be charged quarterly to your account.

Just-In-Time HOLIDAY LOAN SPECIAL

In need of a financial boost this holiday season?

We've got your solution:

9.00% APR

BORROW UP TO \$5,000 12 MONTHS TO REPAY

This special is for qualified borrowers and is available November 15, 2005 – January 15, 2006. **Don't delay! The holiday shopping blitz will be in full effect soon!**

New Money Only.



Members who saved in a Christmas Club Account all year are in for an early holiday treat! Christmas Club Account funds will transfer to your designated credit union account on Tuesday, November 1.

If you haven't opened a Christmas Club Account in the past, be sure to take advantage of this great budgeting resource. By putting away as little as \$10 per week, you can total \$500 in savings over the course of the year. Stop in to sign up today!

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
Jim Renfroe

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

COLLECTION MANAGER
Richard C. Sharum

LOAN MANAGER/OPERATIONS
Tracy Bradley