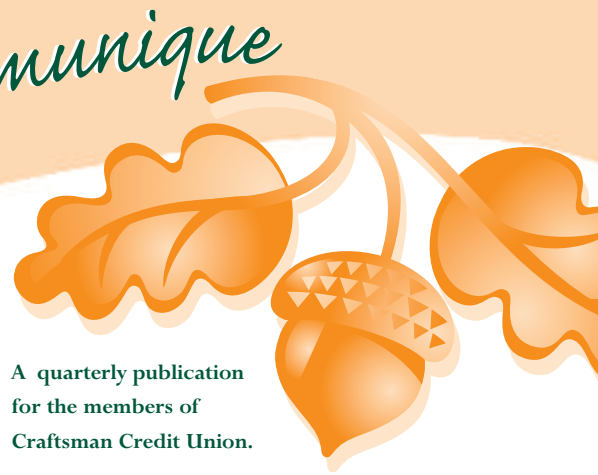




# Quarterly *communiqué*



A quarterly publication  
for the members of  
Craftsman Credit Union.



## Fall is here and winter is fast approaching

### House for Sale



20420 Martin Road  
Saint Clair Shores, MI 48081

For more information regarding this three bedroom Ranch  
please contact Ms. Wilkes at (313) 554-9300 ext. 213

## Risk Based Lending is here!

### Credit Union Day

is **October 18, 2007** stop by and enjoy some  
lite refreshments with us.

### Kids don't forget

to stop by on Wednesday, **October 31, 2007**  
for a "trick or treat"



### News You Can Use...

#### Holiday Closings

- THANKSGIVING DAY**  
Thursday, November 22, 2007
- DAY AFTER THANKSGIVING**  
Friday, November 23, 2007
- CHRISTMAS EVE**  
Monday, December 24, 2007
- CHRISTMAS DAY**  
Tuesday, December 25, 2007
- NEW YEARS EVE**  
Monday, December 31, 2007
- NEW YEARS DAY**  
Tuesday, January 1, 2008

**Save \$5.00 by viewing your draft  
images for free on NetBranch.**

#### Effective November 1, 2007

we can no longer order ATM or Debit MasterCard's  
without current personal information. Due to the  
enormous amount of accounts not updated we will no  
longer pay the postage fee for returned mail. Members  
it is important that you keep your personal information  
updated due to fraud. It is your responsibility to update  
your information with us, if we receive returned mail due  
to you not updating your personal info we will deduct  
the amount from your account that the United States  
Post Office charge us.

#### NetBranch

24 HR online account access free to members  
[www.craftsmancu.org](http://www.craftsmancu.org)

**Office Hours:**  
**MONDAY – FRIDAY**  
9:30 am to 4:45 pm



2444 Clark Street  
Detroit, MI 48209  
ph 313.554.9300  
f 313.554.0474  
[www.craftsmancu.org](http://www.craftsmancu.org)  
Audio Teller: 800.844.3404

# Holiday Loan Special

Apply online or stop by between  
November 15 through January 15,  
2008 for a loan ...

up to  
**\$5000** at

**9.90%** APR\*  
for 12 months

\*Annual percentage rate

*Better Rates...  
Better Terms...  
Better Call*



*The Official  
Family of Craftsman  
Credit Union*

## Board of Directors

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

## 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 Manager*  
Delia Perez, *Floor Manager / Supervisor*  
Kimberly A. Bluestein, *Executive Secretary*

## Seasons Greetings

.....  
We wish you all a happy holiday during this season. We are conveniently  
opened during the holidays our normal business hours.  
.....

## REMINDER

It is that time once again, your *Christmas Club account* will be transferred to your savings account on **November 1, 2007**. Don't forget to set up your Christmas Club account for 2008, start saving early. If you save **\$50.00** a week times 52 weeks you will have saved **\$2,600.00** by next Christmas plus you will receive **0.85% APR** on revenue deposited into your Christmas Club account effective November 1, 2007. **Remember** the early bird catches the worm.



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NCUA