

Savings Special!

1 Year Certificate—limited Time Only



Interest Rate	Certificate Amount	Earned Interest
3.8%	\$25,000	\$950
4.3%	\$50,000	\$2,150
4.8%	\$75,000	\$3,600

New Money Only

Important Tax Info Enclosed

The dividends received and interest paid for 2005 are included on this statement. Separate 1099 and 1098 forms for 2005 tax statements will be sent by mail in the coming weeks.

Be sure to keep these documents handy for tax preparation purposes.

IRA Contribution Reminder

Don't miss your chance to take full advantage of your IRA savings. Make a point to maximize your contributions to your 2005 IRA before the 2005 tax deadline.

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 Renfro

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

COLLECTION MANAGER
Richard C. Sharum

LOAN MANAGER/OPERATIONS
Tracy Bradley

New
Credit Union
Features!

Give the gift that's good all over.



American Express® Gift Cards and Cheques

LOSE YOUR TRAVELERS CHEQUES BECAUSE NOW THERE'S SOMETHING BETTER



THE TRAVELERS CHEQUE CARD FROM AMERICAN EXPRESS

American Express Gift Cards & Travelers Cheque Cards—now available!

Stop into the credit union to get your American Express Gift Cards & Travelers Cheque Cards. They're the ultimate in safety, convenience and purchasing power. Save yourself from the liability of carrying cash. Grab one of these convenient cards today!

Online Services in the New Year

NetBranch: Members, don't forget that NetBranch, the credit union's online account access service, is at your fingertips 24 hours a day when you have access to the Internet. Simply log onto the credit union's website at www.craftsmancu.org to view rates, apply for loans, view account history, re-order checks and much more.

E-statements: Streamline your account tracking in the new year. Sign up to have your statements emailed directly to the email account of your choice. It's safe. It's fast. It's E-statements from Craftsman Credit Union.

What is Courtesy Pay? Courtesy Pay is the free service that protects members in good standing from bouncing checks by covering members when an overdraft occurs! For specific details, contact the credit union.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 16

President's Day
Monday, February 20

Good Friday
Friday, April 14

Easter Holiday
Monday, April 17



Quarterly news

CRAFTSMAN CREDIT UNION

JANUARY 2006

59th Annual Meeting Announcement

Attention credit union members:

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

DATE: Saturday, March 18

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 three vacancies on the Board of Directors to be certified at the annual election. The term length for these positions is three years.

NOMINATING COMMITTEE: A Nominating Committee consisting of Mario V. Maraldo, Winnie J. Thomas-Mobley and James Renfro has made at least one nomination for each vacancy for which elections are being held. Nominees for the Board of Directors are: M.L. Douglas, Richard Roberts and Annie Graham.

NOMINATION 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 mailed to the General Manager at the credit union office. They must be in the hands of the General Manager no later than February 28, 2006.

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 March 8, 2006.

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.



Craftsman Credit Union's 59th Annual Meeting

— March 18, 2006 • 1:00 p.m. —

Name _____

my account# _____

R.S.V.P. March 13, 2006