

Quarterly news

CRAFTSMAN CREDIT UNION

JULY 2005

You Asked & We Answered!



Effective July 1, 2005, each member will be allowed four (4) **FEE-FREE** ATM/Service Center withdrawals and/or inquiries per month.

Even better—you may make any deposit or loan payment at any Service Center fee-free! Just another great benefit of being a Craftsman Credit Union member.

Home Banking is Here!

The membership's spoken, and we've responded. Home Banking at Craftsman Credit Union is up and running!

What is Home Banking? It's your Internet connection to the credit union. By logging on to www.craftsmancu.org, you have access to all this and more!

- Loan Info
- Applications
- Credit Union Info
- Account History
- Much More!
- Rates
- Fee Schedule
- Loan Calculator
- Transfer Capabilities

Be sure to visit your credit union online the next time you log on to the Internet. To sign up for Home Banking, log on to www.craftsmancu.org or come in and fill out our simple application.

July 1st a Big Day at Craftsman C.U.

Member Appreciation Day and Home Banking Launched!

The credit union is still buzzing over July 1, 2005, which saw our 2nd Annual Member Appreciation Day unfold flawlessly—and marked the launch of Home Banking!

We were thrilled at the community turnout at the 2nd Annual Member Appreciation Day. Fun filled the air and good times were had by all!

If you missed the credit union gala, you still have a chance to join in some of the credit union's summer fun. Now through August 12, bring in a family member to sign up for new membership, and you will be entered into a drawing to win a gift certificate towards a Home Computer.

If your family members are all members, you're still in luck. Just sign up for any of the following services (offer good through August 12) to add your name in the drawing:

SIGN UP TO WIN:

- VISA
- ATM/Debit
- Loans
- Home Banking

Better yet, you can earn a chance to win for every family member you sign up, or every new service you add, if each of your family members is already enrolled in the credit union.

Don't miss your chance to win a
**\$500 GIFT CERTIFICATE
TOWARDS A
HOME COMPUTER!**

**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

☎ 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

Labor Day
Monday, September 5



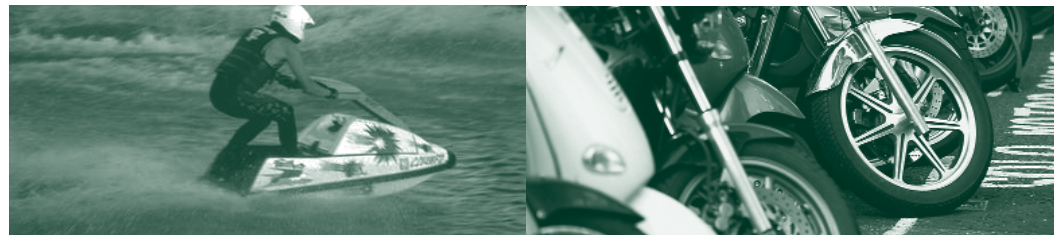
CRAFTSMAN CREDIT UNION DIVIDEND RATES

ACCOUNT TYPE	APR	APY	IRA Term Share Certificates — \$2,500 minimum	
Share & Organizational			One Year IRA	2.96% 2.96%
Balances \$200-\$30,000	.50%	.50%	Two Year IRA	3.25% 3.25%
Balances \$30,001 and over	.85%	.85%	Three Year IRA	3.50% 3.50%
Daily Deposit Balances			Four Year IRA	3.75% 3.75%
\$500 and up	.50%	.50%	Five Year IRA	4.00% 4.00%
Special Premium			Certificate Term Share Accounts Rates may change weekly — \$2,500 minimum	
Balances \$2,500-\$30,000	1.00%	1.00%	Mini Market – 3 months	1.50% 1.50%
Balances \$30,001 and over	1.25%	1.26%	Money Market – 6 months	2.50% 2.50%
Above Account Rates May Change Every Quarter As Determined By The Board of Directors.				
Regular IRA – Rates may change monthly				
Balances \$50-\$30,000	1.20%	1.21%	One Year	2.96% 2.96%
Balances \$30,001 and over	1.35%	1.36%	Two Year	3.25% 3.25%
Christmas Club	1.10%	1.10%	Three Year	3.50% 3.50%
The time period for which this rate is paid is November 1 – October 31 of the following year.				
			Four Year	3.75% 3.75%
			Five Year	4.00% 4.00%

Note: Bold indicates new terms/rates

Summertime

MEANS SUMMER FUN WITH SUMMER TOYS!



Let the fun begin! Summer is in full swing, and no doubt you have your eye on a summer fun toy.

Don't let another year slip by without having the maximum amount of fun. Contact the credit union online at www.craftsmancu.org or stop in to speak to a Loan Specialist. We have cash to loan to allow you to purchase any of these dream rides!

PERSONAL WATERCRAFT | BOAT | MOTORCYCLE | RV | CAMPER | MORE

Summer Loan Blowout



The summer months are packed with exciting (and expensive!) activities. If you're summer list is a bit thicker than your budget, don't worry. Craftsman Credit Union is having a Summer Loan Blowout!

If you have graduation parties, weddings, summer getaways, new summer fun toys or any other number of big plans, look to your credit union for financing.

We're in a position to offer members piles of cash with comfortable terms. Don't let summer fun pass you by. Log on to www.craftsmancu.org or stop in to the credit union to sign up for your piece of the Summer Loan Blowout!