



Quarterly Communique

A quarterly publication
for the members of
Craftsman Credit Union.



A Message from our CEO

Dear Members,

Are you having a hard time paying your loan, due to the economic crisis? If you have a loan with Craftsman Credit Union/MMS and are having difficulties making your payment, please contact me today and make an appointment to discuss your options. The credit union is here to help.

Margie L. Wilkes
Chief Executive Officer

Hassle-Free Checking Accounts

Save Time With Direct Deposit

Get out of line and *on with your life*. Have your paycheck immediately deposited into the account of your choice, and save even more time by setting up automatic transfers of payments.



Contact Member Service Representative to apply for Courtesy Pay

To qualify you must be currently receiving a minimum of \$800 in electronic deposits to your checking account monthly. Contact our member service department for future details.

Apply for Overdraft Protection

Feel confident knowing that your checks will be protected from overdraft. In the event of insufficient funds, available money is drawn from another specified account to cover most check overdrafts.

Visit www.craftsmancu.org to Simplify Your Life

With our **FREE**, 24-hour **Remote Services: Internet Account Access, E-Statements, and Member Connect**, you may check account balances, transfer funds within your account and make loan payments - *anytime* you want, from *anywhere* you happen to be!

Attention all VISA® and MasterCard Holders

You must temporarily mail in all payments directly to your credit card holder until further notice. We apologize for any inconveniences.

VISA Card
P.O. Box 8071
Plymouth, MI 48170-8071

MasterCard
P.O. Box 4521
Carol Stream, IL 60197-4521

News You Can Use...

Important References

Lobby Hours and Locations

MAIN BRANCH

2444 Clark Street
Detroit, MI 48209
(313) 554-9300
Monday – Friday
9:30 am to 4:45 pm

HAMTRAMCK BRANCH

2112 Holbrook Avenue
Hamtramck, MI 48212
(313) 872-1277
Monday – Friday
9:30 am to 4:45 pm

WARREN BRANCH

4805 East Nine Mile Road
Warren, MI 48091
(586) 759-4780
Monday – Friday
9:30 am to 4:45 pm

Transit Routing Number

272078158

NetBranch

24 HR online account access free to members

Need to locate a Family Service Center?
Visit the service center locator at
www.cuservicecenter.com



2444 Clark Street
Detroit, MI 48209
ph 313.554.9300
f 313.554.0474
www.craftsmancu.org

Privacy Notice Disclosure

Craftsman Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (313) 554-9300 or write to:

Member Service
Craftsman Credit Union
2444 Clark, Detroit, MI 48209
info@craftsmancu.org

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies.
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies, and mailhouses.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Craftsman Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Craftsman Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

COMING SOON 

Cedar Point Tickets Available!

Once tickets become available you can purchase tickets from any branch closest to you.

Holiday Closings

GOOD FRIDAY	Friday, April 10, 2009
EASTER	Sunday, April 12, 2009
MONDAY AFTER EASTER	Monday, April 13, 2009
MEMORIAL DAY	Monday, May 25, 2009
INDEPENDENCE DAY	Saturday, July 4, 2009
LABOR DAY	Monday, September 7, 2009
COLUMBUS DAY	Monday, October 12, 2009
VETERAN'S DAY	Wednesday, November 11, 2009
THANKSGIVING DAY	Thursday, November 26, 2009
FRIDAY AFTER THANKSGIVING	Friday, November 27, 2009
CHRISTMAS EVE	Thursday, December 24, 2009
CHRISTMAS DAY	Friday, December 25, 2009
NEW YEAR'S EVE	Thursday, December 31, 2009

2444 Clark Street
Detroit, MI 48209
ph 313.554.9300
f 313.554.0474
www.craftsmancu.org
Audio Teller: 800.844.3404



Your funds are safe with us!

On October 3, 2008, legislation was signed to temporarily raise the limit on NCUA and FDIC deposit insurance from \$100,000 to \$250,000 per member. All accounts are now insured to \$250,000. This increase provides all credit union members with additional coverage and we want to reassure you that your savings are secure with Craftsman Credit Union.

Let your fingers do the walking!

Craftsman Credit Union knows that times are hard and would like to urge its members to use Netbranch and the Audio Teller to make transfers, check balances, make payments and other transactions instead of driving to the offices or Service Centers for these transactions.

Also, save time and money by setting up Direct Deposit of your check into your account automatically!

Important Information for Former Motown Members

Effective April 30, 2009 your ATM Card will no longer work. Currently Craftsman Credit Union staff is busy reordering new ATM Cards or if you have a share draft account we are ordering you a Debit MasterCard. If you have not received a new card, please contact our member service department. Thank you in advance for your patience.

Attention Former Motown Members

Please call or stop by to get your new certificate of deposit when your old certificate matures. If you have any questions, please contact our friendly member service department.

What's new at Craftsman Credit Union... our daily limits have increased!

Debit Card \$500
Point of Sale \$1,000
ATM \$500

Please note all limits are within a 24 hour period.

