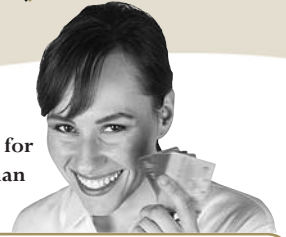


Quarterly Communique



A quarterly publication for the members of Craftsman Credit Union.

Save the Date!

62nd Annual Meeting Notice

Craftsman Credit Union invites you to attend your annual meeting on Saturday, April 25, 2009 at 1:00 pm at the UAW Local 22, 4300 Michigan Avenue, Detroit, MI 48210. Why? Because all members are equal owners of the credit union, whether their deposits amount to \$10 or \$100,000.

Here you will learn more about the credit union's financial position, products, and services, current business issues and future goals. You will be able to meet face-to-face the professionals and volunteers – who run your credit union.

How is the credit union different from other financial institutions? Is the credit union launching new products or services? Is the organization facing special challenges? Find out at the annual meeting. There is no better time to evaluate the credit union and to learn more about how you and fellow members save and borrow together.

Without member input, credit union leaders can only guess what owners like you want from their financial institution.

When you attend the Craftsman Credit Union annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges.

To attend the annual meeting you must R.S.V.P. by mail or fax the request below or call (313) 554-9300. Also for your convenience, you may R.S.V.P. at any branch's friendly teller window. The deadline to R.S.V.P. is Friday, April 3, 2009.

Join your fellow members as we celebrate another year of "People Helping People."

62nd Annual Meeting Request

Please use one ticket request form per member

(Please print)

Name: _____

Account # _____

I will be attending the Annual Meeting.

Please also include my Guest _____

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

Craftsman Credit Union Rates

*Savings

APR = Annual Percentage Rate
APY = Annual Percentage Yield

	Min. Balance	APR	APY
Regular Share	\$10.00	.25%	.25%
<i>(Effective July 1, 2008, account must have \$500 or more to earn the dividend rate)</i>			
Regular Share	\$30,000.00	.50%	.50%
Daily Deposit	\$500.00	.25%	.25%
Special Premium	\$2,500-29,999.99	.70%	.70%
Special Premium	\$30,000.00	.95%	.95%
Regular IRA	\$50-29,999.99	1.30%	1.31%
Regular IRA	\$30,000.00	1.45%	1.46%
**Christmas Club		.60%	.60%

* Paid quarterly.
** Paid annually.

The APR and APY may change at any time as determined by the Board of Directors.

*Certificate of Deposit

Term	Min. Balance	APR	APY
3 Month	\$500.00	1.80%	1.81%
6 Month	\$500.00	2.80%	2.83%
1 Year	\$500.00	3.05%	3.08%
2 Year	\$500.00	3.15%	3.19%
3 Year	\$500.00	3.25%	3.29%
4 Year	\$500.00	3.45%	3.50%
5 Year	\$500.00	3.45%	3.50%

Minimum deposit of \$500 on all certificates.
* Paid quarterly.
** Paid annually.

The APR and APY may change at any time as determined by the Board of Directors.

*IRA Certificates

Term	Min. Balance	APR	APY
1 Year	\$500.00	2.55%	2.57%
2 Year	\$500.00	2.65%	2.68%
3 Year	\$500.00	2.75%	2.78%
4 Year	\$500.00	2.95%	2.98%
5 Year	\$500.00	2.95%	2.98%

Minimum deposit of \$500 on all certificates.
* Paid quarterly.
** Paid annually.

Correction Members:

Our Christmas rate for 2009 is 0.60% APR on revenue.

Dear Member,

Due to the merger, now more than ever, we are committed to providing you with the most efficient service. We are working diligently with our processor to prevent and respond to any glitches that may affect our members.

Still, if you encounter anything out of the ordinary with your statement or anything else, please feel free to call the manager at your nearest location.



Debit Cards

Simple to Use,
3 Different Ways

1. Use it to access your savings and checking account at an ATM machine.
2. Use it to make purchases choosing the CREDIT option if you do not need to get cash back.
3. Use it to make purchases as a DEBIT if you need cash back over your purchase.

Have questions? Contact your Member Service Representative!

SORRY...

Due to the economy, the Warren branch will be closed on Saturdays. We encourage you to use Service Centers, ATM machines, and ATM/Debit cards for your convenience.

We apologize for the inconvenience.

Service Center Locator

Phone Number: 1-888-287-9475

Website: www.cuservicecenter.com

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

Holiday Closings

NEW YEAR'S DAY	Thursday, January 1, 2009
MARTIN LUTHER KING, JR. BIRTHDAY	Monday, January 19, 2009
PRESIDENT'S DAY	Monday, February 16, 2009
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

