



Quarterly Communique



New Payment Envelopes Have Arrived!

When you receive your next mail transaction receipt, please take the time to notice the new Loan Payment envelope. Just follow the directions on the back of the envelope that your receipt arrived in, and you will have a return envelope for your next payment or deposit.

Please be sure to indicate your Craftsman Credit Union Account number on your check or Money Order, and be sure to designate where the funds are to be applied (loan payment, deposit, etc).

GREAT NEWS!

Your Courtesy Pay may now be accessed right at the teller windows. Courtesy Pay can aid those in between paycheck woes life can bring. So ask your teller today about your Courtesy Pay eligibility.



Craftsman Credit Union is pleased to announce future special member insurance benefits which will be offered through Allstate Insurance Company. Please look for additional information coming soon.

A quarterly publication for the members of Craftsman Credit Union.

News You Can Use...

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

Holiday Closings

LABOR DAY
September 1, 2008

COLUMBUS DAY
October 13, 2008

VETERAN'S DAY
November 11, 2008

THANKSGIVING DAY
November 27, 2008

**FRIDAY FOLLOWING
THANKSGIVING**
November 28, 2008

CHRISTMAS EVE
December 24, 2008

CHRISTMAS DAY
December 25, 2008

NEW YEAR'S EVE
December 31, 2008

NetBranch

24 HR. online account access free to members
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
Audio Teller: 800.844.3404

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!

*The Official
Family of Craftsman
Credit Union*

Board of Directors

M.L. Douglas, *Chairman*
Richard Roberts, *Vice Chairman*
Michael Monti, *Treasurer*
Sandra Stewart, *Secretary*
Mary Poole, *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*



2444 Clark Street • Detroit, MI 48209
ph 313.554.9300 • f 313.554.0474

www.craftsmancu.org
Audio Teller: 800.844.3404



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ATM Text Messaging Service

Available... NOW!

Here's how:

1. Send a text to MYCOOP (692667) from any mobile phone. In the body of the text, enter an address (with city, state), zip code or intersection (with city, state).
2. In about 30 seconds, the service will reply with the CO-OP Network surcharge-free ATM nearest to that location.
3. If the user wants more ATM locations, they simply reply MORE to the message and additional surcharge-free ATM locations will be sent to the mobile device.

This service is FREE to Cardholders – only standard text rates apply.

Member Appreciation Day
Friday, August 1, 2008

Thank you!