



Spotlight

December 2009 | www.cscu.org

Credit Card Companies •
Say We're Small. When It Comes
• to Our Rates... We Agree.

8.00%^{APR*}



Have you read the news lately? Big banks have taken one of the most challenging times in our economic history and used it to raise credit card rates through the roof. Well, not at Co-op! Our rates are an amazing 8.00%^{APR*} on our variable rate Platinum Visa[®] and 10.00%^{APR*} on our variable rate Classic Visa. We're even offering incredible rates on our fixed rate Visa cards. And to top it off, in spite of all the banks talking about a tight credit market, Co-op Services Credit Union has millions of dollars to lend.

So if you've maintained your excellent credit and are still contending with high credit card rates, here's your answer. Apply for the best credit card around from the credit union that you already trust. Simply apply online (www.cscu.org), by phone (800.321.8570) or visit a branch to apply in person.

*For full program details and offer requirements, please visit our website at www.cscu.org.

Variable Rate Platinum Visa	8.00% ^{APR*}
Variable Rate Classic Visa	10.00% ^{APR*}
Fixed Rate Platinum Visa	9.90% ^{APR*}
Fixed Rate Classic Visa	11.90% ^{APR*}

Co-op Services Makes Giving Back Easy Vote for Your Favorite Charity Today!

Co-op Services Credit Union has partnered with several local charities in its Co-op Cares Project. Each

charity is profiled on Co-op's Project 100 website (www.whatisproject100.com). Between now and the end of the year, we are asking our members to visit the site and vote for their favorite charity. At the end of the year, the three charities with the most votes will each receive a donation from Co-op.

Where does the money come from?

Until the end of the year, Co-op is giving \$100 to anyone who opens a Co-op Services FREE Checking Account with Direct Deposit, Internet Banking and e-Statements. If the recipients need it, they are encouraged to keep it. But if they can, we're encouraging them to join in on the giving by donating a portion of the money to a local charity, and Co-op does all the work.



Next time you're in a branch buy a "paper kettle" to make a donation to the Salvation Army or bring in a toy to donate to "Toy for Tots."



Banking, The Credit Union Way!
800.321.8570 | www.cscu.org

The Perfect Holiday Gift!

Christmas is right around the corner and the holiday shopping season is here. Co-op Services offers pre-paid Visa Gift Cards to make it a little easier to shop for the people you can never find the perfect gift for. Our pre-paid

cards can be used anywhere Visa is accepted. You can choose the amount you want to load on the card ranging from \$25.00 to \$1,000.00.

To order your Gift Card visit any Co-op Services branch, or visit us at www.cscu.org, you will see a link for Visa Gift Cards and you can order them online. The next time you need to buy a gift for someone, come to us for the flexibility and convenience of a Visa Gift Card.



AVOID FRAUD AROUND THE HOLIDAYS

Please be aware of different fraud scams you may be exposed to, and make sure to keep your credit union accounts safe. Co-op Services will never send you an email, text message, or automated phone call requesting account information, or to notify you of a problem with your account. If you are contacted and account information is requested it most likely is a phishing scam. Do not click links or call phone numbers provided in emails or text messages. You should never provide sensitive account information unless you initiate the contact. Don't become a victim over the holiday season. Visit our website at www.cscu.org to learn more about common fraud scams so you can avoid becoming a victim.

CHECK US OUT ON FACEBOOK AND TWITTER!

Have you stopped by our Facebook or Twitter page yet? When you visit us on social networking websites you can learn about our charitable efforts, current promotions and get other information on Co-op and our products. On Facebook just type "Co-op Services Credit Union" in the search box to find us and become a fan! You can find us on Twitter at www.twitter.com/CoopServices_CU. Check us out and see what's new!

CALENDAR EVENTS

Thursday, December 24th
Christmas Eve
 All offices closed at 12 noon

Friday, December 25th
Christmas Day
 All offices closed

Thursday, December 31st
New Year's Eve
 All offices closed at 3:00pm

Friday, January 1st
New Year's Day
 All offices closed

**Co-op Services
 Credit Union wishes
 you and your family a
 Happy Holiday Season!**



LOANS Rates as of 11/23/09

	APR* (as-low-as)	Terms
NEW & USED CARS		
2009 - 2007	5.50%	up to 72 mos
	6.50%	73 to 84 mos
USED CARS		
2006 - 2002	5.50%	up to 60 mos
	6.50%	61 to 72 mos
2001	9.48%	up to 48 mos
2000	9.93%	up to 42 mos
1999 - 1998	11.43%	up to 36 mos

BOATS, TRAVEL TRAILERS, 5TH WHEELS AND MOTORHOMES

	APR*	Terms
New		
2009 - 2007	5.30%	up to 60 mos
Used		
2006 - 2005	5.30%	up to 60 mos
2004 - 2002	8.00%	up to 60 mos

MOTORCYCLES, SNOWMOBILES, ATVs AND PERSONAL WATERCRAFTS

	APR*	Terms
New		
2009 - 2007	6.75%	up to 60 mos
Used		
2006 - 2005	7.25%	up to 60 mos
2004 - 2003	8.00%	up to 60 mos

HOME EQUITY LINE-OF-CREDIT

\$5,000 to \$24,999	3.75% (prime + .50%)
\$25,000 to \$74,999	3.50% (prime + .25%)
\$75,000 to \$250,000	3.25% (prime)

HOME EQUITY FIXED RATE LOAN

\$5,000 to \$19,999	6.75%	up to 120 mos
\$20,000 to \$74,999	6.75%	up to 180 mos
\$75,000 to \$250,000	6.50%	up to 180 mos

VISA

Platinum Variable	8.00%
Platinum Fixed	9.90%
Classic Variable	10.00%
Classic Fixed	11.90%

DEPOSITS Rates as of 11/23/09

APY**

IRA CERTIFICATES & CERTIFICATES OF DEPOSIT

6 Month Certificate	0.95%
9 Month Certificate	1.00%
18 Month Certificate	1.45%

Other rates & terms available

TRADITIONAL, ROTH & EDUCATIONAL

SHARE IRA'S	0.75%
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MONEY MARKET

\$5,000 - \$24,999	0.70%
\$25,000 - \$49,999	0.80%
\$50,000 - \$99,999	0.95%
\$100,000 - \$499,999	1.10%

ULTRA SAVINGS

\$25,000 - \$49,999	0.85%
\$50,000 - \$99,999	0.95%
\$100,000 - \$499,999	1.10%
\$500,000 +	1.35%

High Yield Fund 0.75%
 (guaranteed minimum rate for December 2009)

*APR = Annual Percentage Rate. Your actual rate is based on your credit score and may be higher than quoted rate. Rates subject to change.

**APY = Annual Percentage Yield. Rates subject to change.



CO-OP SERVICES
 CREDIT UNION

800.321.8570 | www.cscu.org

Dearborn | Detroit | Livonia | Melvindale
 Southfield | Southgate | Walled Lake | Westland