



TRENTON
FEDERAL CREDIT UNION

Serving individuals who work, live, or worship in the downriver communities.

STRETCH Your Check

TFCU'S NEW SALARY ADVANCE ALTERNATIVE

Short on cash between paychecks? A TFCU **"Stretch Your Check"** loan is a sensible alternative to late fees or bounced checks. Consumers who run short of money before payday probably cannot manage to borrow from a payday loan store. These high cost loans must be repaid on the next payday and usually don't solve a financial crisis but only serve to make financial worries worse.

The Trenton Federal Credit Union **"Stretch Your Check"** loan program is a special line of credit designed to make it easy and less expensive for members to obtain a short term loan. Some payday lenders may charge fees equivalent to annual percentage rates (APR) as high as 400%. Based on the rates and fees charged by local payday lending institutions, our low interest rate of **18% APR*** and low annual fee of \$50 provides a much cheaper solution to members needing a little help.

*APR = Annual Percentage Rate. All loans are subject to credit committee approval.



Our E-Statements Come With Something Extra! **"Identity Theft Program"**

We now offer convenient e-Statements, which allow you to receive your account information



electronically. This service in itself helps safeguard your information – and as an extra bonus, we are offering Deluxe ID TheftBlock Plus® Protection FREE, as long as you are an e-Statement user.

Deluxe ID TheftBlock:

- Monitors your credit records.
- Screens check orders for name or address changes.
- Monitors new credit requests.
- Assists victims of identity theft.
- Reimburses certain expenses related to identity theft.
- Guards your accounts and protects your good name.

Make the *switch!*

VISA Transfer your credit card balances & **SAVE!**

Here's your chance to transfer your balances to a **VISA Card** with **NO gimmicks, NO transfer fees and NO rate increase** if your payment is late.

There's no reason to be paying sky-high interest rates. At Trenton Federal Credit Union we offer VISA with no annual fee and rates as low as:

9.9% APR*

We'll accept balance transfers up to \$10,000** so you can get a handle on your debt and get your budget on track.

Just give us a call or stop by any Trenton Federal Credit Union branch for friendly, personal assistance.

* APR = Annual Percentage Rate. Rates are based on credit rating and are subject to credit committee approval.

** Transfer amount subject to availability based on member's credit limits.



TRENTON

FEDERAL CREDIT UNION

TRENTON

4550 Division, Trenton, MI 48183
(734) 675-3100 F (734) 675-4204

LOBBY

Mon., Tues., Thurs., Fri.
9:30 am - 5:30 pm
Wed. 11 am - 5:30 pm

DRIVE-THRU

Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm

WOODHAVEN

21701 Allen Rd.
Woodhaven, MI 48183
(734) 671-5200
F (734) 671-5205

LOBBY

Mon., Tues., Thurs., Fri.
9:30 am - 5:30 pm
Wed. 11 am - 5:30 pm

DRIVE-THRU

Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm
Sat. 9 am - 1 pm

RIVERVIEW

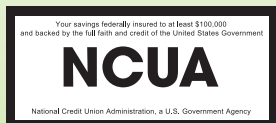
14100 Civic Park Dr.
Riverview, MI 48193
(734) 284-0221 F (734) 284-9869

LOBBY

Change in Hours Effective 6-1-2008
Mon. - Fri. 1:30 pm - 5:30 pm
(limited parking)

TOLL FREE (866) 661-TFCU
MILES (734) 675-3100 press # 2
Service Centers (800) 800-9700

www.trentonfcu.org



MESSAGE FROM THE CEO

Jon Looman

In these difficult economic times many American families struggle every month, working hard to make ends meet. The Trenton Federal Credit Union "Stretch Your Check" loan program is designed to help members who need a small dollar loan to carry them through a short-term economic emergency.

Financial planning may help to avoid the need for payday loans. This doesn't have to be complicated. You can begin by simply developing a household budget to keep track of your income and expenses. Take stock of where you stand and work out a realistic spending and savings plan with your family.

Although money may be tight, it is important to save. Start with a small goal, such as \$10 per paycheck, and work towards building a \$500 emergency fund. Look for small expenses to cut (visit www.AmericaSaves.org for ideas), and turn to TFCU for help. If you have direct deposit we can redirect an amount of your choosing into a designated sub account to help you plan ahead for budget-busters such as holiday gifts, birthdays and vacations.

At Trenton Federal Credit Union, we strive to serve your financial needs in an ever-changing economy by offering you a variety of programs and services. Your financial well-being is important to us and we look forward to serving you!

Sincerely,
Jon Looman • 734-654-3100 ext.1100

Fraud ALERT!

Identity theft continues to be the fastest-growing crime in the country. Please remember that we will never phone or email you asking for personal financial information.

The latest scams include phony emails or phone calls regarding the recent **Economic Stimulus Checks**, and cell phone text messages pretending to be from legitimate financial institutions. You can learn how to protect yourself by visiting www.onguardonline.com or www.ftc.gov/idtheft.



Make A Will

Everyone should have a will & trust

TFCU members can make Wills & Trusts for just \$399 (Married Individual) or \$499 (Single Individual). Learn the importance of creating your Will and Trust by going to our website at www.trentonfcu.com.

COMMUNITY EVENTS

We are giving back to the community in many ways through corporate sponsorships and employee volunteerism.

Relay For Life:

Our team, "Tellers Fighting Cancer Unite," consisted of a staff dedicated to "Celebrate. Remember. Fight Back! - Ready to give cancer the boot! This year's theme was American Hoedown, and TFCU was proud to be a part of a community that came together to raise over \$90,000, celebrated with over 80 survivors and saw over 1,500 lumina-ria bags lining the track! We spent several hours and strained eyes making Swarovski & silver cancer bracelets as our fundraiser. It was worth it as we doubled our goal earning \$2,042. TFCU received a Silver Level Corporate sponsorship award. We were later presented with the "Round 'Em Up Award" in recognition of our time and talents.



8th Annual Andy Ross Charity Motorcycle Ride: Andy Ross was an active firefighter for the city of Trenton. He lost his life in a tragic motorcycle accident on July 21, 2000.

Trenton's Mid-Summer Festival: Come visit our booth July 11-13 in downtown Trenton. For more information on the festival, visit www.trentonmid-summer.com.



Congratulations!

Trenton Federal CU 2008 College Scholarship Winners:

Benjamin M. Topping
Briana Whitwam

We wish all applicants continued success!

Holiday Closing

LABOR DAY
Monday, September 1

BOARD OF DIRECTORS

Dick Savage *Chairman*
Pauline Willis..... *Vice Chairman*
Marge Rourke..... *Secretary*
Daena Slagle..... *Treasurer*

Board Members

Don Adams • Pert Carter
Gus Pace • Jack Sweat
Joanne Stuienberg

*We wish to thank retiring board members **Mary Zellner** and **Joann Morrow** for their many years of dedication and service!*