



Spotlight

February 2010 | www.cscu.org

Score Big with a Low Rate Visa® Card

8.00% APR*



Saving money is great, but those with excellent credit deserve more. Why not accumulate points as well? In addition to our incredibly low rates, every Co-op Platinum Visa® Card account receives one ScoreCard® point for each dollar spent on the card. You can redeem your ScoreCard points for brand-name merchandise and travel, and there are no enrollment fees, program fees or point limits. Anyone who opens a Platinum Visa Card is automatically enrolled, so it's easy to get started.

Visit www.scorecardrewards.com to check out some of the incredible things you can redeem points for.

Start Earning Points Today! Simply apply for a Platinum Visa Card online (www.cscu.org), call us (800-321-8570) or visit a Co-op Services Credit Union branch to apply in person.

* APR = Annual Percentage Rate. For full program details and offer requirements, please visit our website at www.cscu.org.

Scholarship Applications

Time is running out to apply for our 2010 scholarship program. All applications are due by 6:00 pm on February 19th, 2010. Seven winners will be awarded scholarships this year. Visit www.cscu.org to see the qualifications and to print your application. If you have questions contact Kathy at 734-466-6107.

WILD WINTER WEEKENDS AT THE DETROIT ZOO

Join Co-op Services Credit Union and our Rock Star Saver Mascot as we celebrate Wild Winter Weekends.

Wild Winter African Adventure

February 6 and 7, 2010 - 11a.m. to 3p.m.

Wild Winter Safari Social

March 6 and 7, 2010 - 11a.m. to 3p.m.

Events are held at Ford Education Center in the Detroit Zoo.



Wild Winter activities are free with regular Zoo admission.

Co-op Services Credit Union members can receive a coupon for discounted admission to the Zoo. Visit www.cscu.org for more details, and to print your coupon today.

ACCEL MEMBERS FINANCIAL COUNSELING

Accel Members Financial Counseling is a new FREE benefit to all members of Co-op Services Credit Union.

Living paycheck to paycheck? Worried about debt collectors?



Can't seem to develop a workable budget let alone save money for the future?

Call Accel today! 1-877-33ACCEL.



Banking, The Credit Union Way!

800.321.8570 | www.cscu.org

Need Tax Preparation Help?

Turbo Tax provides forms and step by step instructions for completing your 2009 income taxes online. Members will receive a discounted rate when using Turbo Tax from our homepage at www.cscu.org. Simply click on the Turbo Tax link and follow the step by step instructions to get started.

Turbo Tax will also allow you to file electronically. If you have Direct Deposit you may receive your refund faster by filing electronically. If you file electronically you will need our routing number to complete the process.

Routing Number : 272477694

The **Just file it!** program is available to anyone in need of tax services no matter what their income level. All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats. Visit us at www.cscu.org and click the Just file it! link to begin.

* Co-op Services Credit Union is not licensed to offer tax advice. Consult your tax advisor with your specific situation.

BEWARE OF IRS REFUND SCAMS

It's tax time again, and it's a prime time for scammers to begin looking for new victims. IRS refund scams are common this time of year, and these scams try convincing unsuspecting taxpayers they are due a large refund.

The IRS does not contact people about refunds through emails, text messages, or automated phone calls. To determine if the IRS is legitimately trying to contact you call them at 1-800-829-1040. Don't let yourself become a victim!

WIN FREE PISTONS TICKETS!

We're giving our members a chance to win four tickets to see the Detroit Pistons take on the Chicago Bulls at The Palace. The game is on Sunday, March 28th at 6:00 pm. To enter, please email us at contest@cscu.org, or mail us at the address below. Please include your name, phone number, and the term "Pistons Tickets" in your entry. Five winners will be selected and notified on February 26th.

Mail entries to: Co-op Services Credit Union Attn: Marketing
29550 Five Mile Rd. Livonia, MI 48154

CALENDAR EVENTS

Monday, February 15th

President's Day

All Offices and Drive Through's closed

Thursday, March 18th - 5:30pm

55th Annual Membership Meeting

St. Johns Conference Center

44045 Five Mile Rd. Plymouth, MI



LOANS Rates as of 1/26/10

	APR* (as-low-as)	Terms
NEW & USED CARS		
2010 - 2008	5.50%	up to 72 mos
	6.50%	73 to 84 mos
USED CARS		
2007 - 2003	5.50%	up to 60 mos
	6.50%	61 to 72 mos
2002	9.48%	up to 48 mos
2001	9.93%	up to 42 mos
2000 - 1999	11.43%	up to 36 mos
BOATS, TRAVEL TRAILERS, 5TH WHEELS AND MOTORHOMES		
New		
2010 - 2008	5.30%	up to 60 mos
Used		
2007 - 2006	5.30%	up to 60 mos
2005 - 2004	8.00%	up to 60 mos
MOTORCYCLES, SNOWMOBILES, ATVs AND PERSONAL WATERCRAFTS		
New		
2010 - 2008	6.75%	up to 60 mos
Used		
2007 - 2006	7.25%	up to 60 mos
2005 - 2004	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 1/26/10

	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%
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 February 2010)	

*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