



Can't Make It BEFORE 5PM?

Please know that the Credit Union offers one-on-one appointments with Loan Department staff each **Thursday and Friday until 6 p.m.**

Meetings with Loan Department staff are free and confidential. You can make your appointment by calling any of our branch offices. You can be assured you will receive focused and insightful service. Come see us!



Need a Mortgage? We've Got You Covered!

As a member of the Credit Union, you have access to personalized mortgage service. Our mortgage partner, MMS Mortgage Services, can assist with all your home-financing needs. Check it out!

- MORTGAGE PACKAGES THAT FIT YOUR NEEDS
 - 30- AND 15-YEAR FIXED MORTGAGES
- CONSTRUCTION LOANS • HOME IMPROVEMENT LOANS
- EASY, PERSONAL APPLICATION PROCESS

Check out all mortgage info at www.chieffinancialcu.com.
And for more information call 248-335-9493 Ext. 1113.



Congratulations Carolyn Miller!

After more than 30 years of dedicated service to Chief Financial, Carolyn has joined the ranks of the happily retired. The Credit Union staff, management and Official Family would like to extend many thanks and best wishes to Carolyn Miller. You will be missed and we wish you many happy times!



Call for Ambassadors GET INVOLVED!!

If you're looking for a great opportunity to give and to get, consider being an Ambassador for Chief Financial.

The Credit Union wants outgoing individuals who are willing to present basic information about the Credit Union to friends, family, co-workers, fellow church members or any other group

to which they belong. There will be incentives provide by the Credit Union, too.

Meetings will be scheduled around other obligations, are casual in nature, and provide some incentive for serving.

To apply for one of the Ambassador roles, send a letter of interest to c/o Community Relations Specialist, Luz Seifert or call 800.844.5440 and a member of our team will be happy to connect you to Luz directly.



www.chieffinancialcu.com

Chief

Insider

APRIL 2010

Board of Directors:

Donnie McKee
Chairman
Patrick T. Lyons, Sr.
Vice Chairman
Jerome MacGillis
Secretary/Treasurer

Curt Bailey
Arthur Fowlkes
Thomas Struckman
Melody Sugden



69th Annual Meeting Results

The Annual Meeting of Chief Financial was held February 6 at the Inkster Recreation Center.

Over 200 members attended the gathering. Attendees heard presentations related to the last year's activity and plans for the future of the Credit Union.

Appointed to positions on the Official Family were:

NAME TITLE NAME TITLE

Thank you to all who turned out to participate in the important community function. We were reminded how special are membership is!



Introducing New CEO, Tom Dluzen

I'd like to take this opportunity to thank the credit union's Board of Directors, employees, and members for the warm welcome they have given me. While I have been at the credit only a short time, I have been made to feel very much at home. I only hope I can return the sentiment in some way.

While the turmoil in the U.S. and Michigan economies have presented many of Chief Financial FCU's (Chief) members with financial hardships and challenges, please rest assured that your credit union remains dedicated to assist you in any way possible. Whether you are in need of a loan, savings or checking accounts, certificates of deposits, online banking or bill pay, a debit card, financial advice, or just to sit down and enjoy a cup of coffee in the main office lobby, our dedicated and knowledgeable staff is here, as always, to assist you.

Feel free to stop in an introduce yourself, my door is always open.

Sincerely,
Tom Dluzen
Chief Financia
A Federal Credit Union

YOUTH WEEK IS
APRIL 19 – APRIL 23

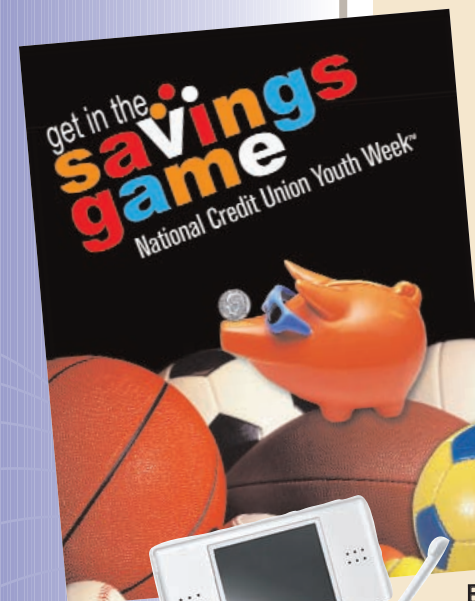
BIG SAVINGS INCENTIVES FOR YOUTH MEMBERSHIP!

At Chief Financial Credit Union, we put a major emphasis on encouraging youth savings. And this year we're rolling out some great savings incentives and giveaways.

There are two separate drawings and give-aways. One is for SuperChief members, and one is for Teen Chief members. The SuperChief drawing prize is a Nintendo DS. The Teen Chief drawing prize is an iPod Shuffle and \$25 iTunes gift card.

The rules are simple Any member who deposits \$10 or more earns one entry into the drawing for an iPod Shuffle and a \$25 iTunes gift card. Members may earn one entry per day all five days. Any member who opens a first-time account instantly earns two entries into the drawing.

Be sure to stop in often during Youth Week to earn your chances to win a great prize and pad your Credit Union savings account!



YOUTH WEEK BLOWOUT

DATES: April 19 – April 23
LOCATION: Chief Financial Credit Union
GIVEAWAY PRIZES:
Nintendo DS, iPod Shuffle & iTunes gift card

HOLIDAY CLOSINGS

Memorial Day
Monday, May 31

Independence
day (observed)
Monday, July 5

OFFICE LOCATIONS

790 Joslyn Avenue
Pontiac, MI 48340
(248) 335-9493
(800) 844-5440

900 Joslyn Avenue
Drive-Thru Only

31100 Palmer Road
Westland, MI 48186
(734) 722-0523

1465 Brown Road
Orion, MI 48359
(248) 391-1950

4080 Schaefer Road
Dearborn, MI 48126
(313) 846-7300

OFFICE HOURS Mon–Fri: 9:30a.m. - 5:00p.m. • DRIVE-THRU HOURS Mon–Wed: 9:30a.m. - 5:00p.m.
Thur–Fri: 9:30a.m. - 6:00p.m. • Saturday: 9:00a.m. - 12:00p.m.

www.chieffinancialcu.com



Recapture Fun with a New Grown-Up Toy

Remember how much fun you had as a kid playing outside when spring arrived? Recapture that fun and freedom by purchasing a new grown-up toy!

CFCU has great rates and terms to help you finance the warm-weather toys of your dreams. Not sure what toy will make your motor run?

- Motorcycles
- Boats • Watercraft
- Fifth Wheel
- RV & More

Don't let the warm seasons pass you by another year. The Credit Union offers financing from XX% APR with terms up to XX months. Call, stop in, fill out the enclosed application or log on to www.chieffinancialcu.com to explore our low-rate options today.



New Ride for the New Season?

Does the spring weather have you thinking about purchasing a new auto? It's hard not to with all the great incentives.

Before hitting the lots to wheel and deal, get loan pre-approval from Chief Financial Credit Union. With a new or used auto loan in hand, you will be in the driver's seat!

Take a look at our Auto Loan packages, and fill out the enclosed application, stop in to the Credit Union, or log on to www.chieffinancialcu.com to apply!

NEW AND USED AUTO LOANS

Vehicle Type	APR starts at	Terms start at
New/Used Vehicles	4.90%	24
New/Used Vehicles	5.10%	36
New/Used Vehicles	5.25%	48
New/Used Vehicles	5.50%	54
New/Used Vehicles	5.90%	60
New/Used Vehicles	5.95%	66
Unsecured Loans	9.95%	48



enterprise
ENTERPRISE CAR SALE
at Dearborn Branch
May 27

It's back! CFCU will host another Enterprise Car Sale. Come browse the autos on May 27 at the Dearborn Branch.

If you've not experienced a CFCU / Enterprise event before, you will not want to miss this. Enterprise brings scores of vehicles onsite, so you can browse, ask questions and test drive the autos.

If you have an idea of the make and model of a vehicle that you'd be interested in purchasing, you can pre-approve through CFCU, and request actually request a specific auto be presented at the Auto Sale!

With pre-approval through the Credit Union, you can buy a vehicle on the spot! To pre-approve your auto loan in time for the May 27th Enterprise Car Sale, fill out the enclosed application. Don't miss this great chance to get a steal of a deal on a great auto!

ENTERPRISE CAR SALE

- XXX vehicles onsite
- Sales professionals onsite
- Low-rate financing available
- Auto Loan pre-approval available
- Request a specific make and model

Spring it On! Used Auto Sales Event

LOAN APPLICATION				Amount Requested \$ _____ Member Acct. No. _____									
Loan Purpose _____				o VISA , Number of cards _____									
Please note: If you are applying for credit in your name only, do not complete portion on co-applicant.													
Applicant Name (Last-First-Middle)			Co-Applicant/Co-Signer Name (Last-First-Middle)										
Home Address (Street & No.)		How Long?	Home Address (Street & No.)		How Long?								
City/State/ZIP			City/State/ZIP										
Previous Address (Street & No.)		How Long?	Previous Address (Street & No.)		How Long?								
Home Phone No.	Birth Date	No. of Dependents	Ages	Home Phone No.	Birth Date	No. of Dependents	Ages						
Social Security No.		Driver's License No. And State		Social Security No.		Driver's License No. And State							
Mother's Maiden Name		\$Gross Annual Salary		\$Monthly Pay		Mother's Maiden Name		\$Gross Annual Salary		\$Monthly Pay			
Employer		Position		How Long?		Employer		Position		How Long?			
Business Address/Phone						Business Address/Phone							
Previous Employer		Position		How Long?		Previous Employer		Position		How Long?			
Previous Business Address						Previous Business Address							
Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.													
Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding						Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding							
Other income: \$ _____ per _____						Other income: \$ _____ per _____							
Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No						Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No							
Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)													
Mortgage or Landlord		Payment Address		Mortgage/Rent Payment		Original Amount		Balance Due		Market Value			
Autos Owned - Make		Year		License Number		Financed By		\$		\$		Monthly Payment	
Name And Address (Other Debts) Account Number				Interest Rate		\$		\$		\$			
						\$		\$		\$			
						\$		\$		\$			
						\$		\$		\$			
						\$		\$		\$			
Checking Account No.			Location			Savings Account No.			Location			\$ Total	
Name Of Nearest Relative Not Living With You				Address (City-State-ZIP)				Relationship					
Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin); or if another person will be jointly liable on the account. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried													
This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. In the event my (our) request is approved and issued, I (we) agree to read and comply with the terms of the agreement which will be furnished to me (us).													
APPLICANT'S SIGNATURE				DATE		CO-APPLICANT'S SIGNATURE				DATE			
X						X							
Amt. Requested \$ _____		Purpose: _____		Comments: _____		<input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED		DATE _____					
Refin. Loan Bal \$ _____		Interest to Date \$ _____		Total New Loan \$ _____		Pmt. Amt. \$ _____		CREDIT COMMITTEE OR LOAN OFFICER					