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- **Rates As Low As 7.99%APR**
- **Borrow up to \$3,000**
- **Terms up to 12 months**

## Relax this summer...



With the Summer Loan Special from your friends at CACU — you can get the extra cash you need, at a great rate, and with easy terms! Use the money for graduation expenses, home improvements, a little time on the beach... whatever you need to make your summer relaxing and stress free. It's easy and simple to get started. Simply give us a call, or complete the mini-application inside this newsletter and return it to the Credit Union. Take advantage of our Summer Loan today so you'll have the extra cash you need to relax this summer!

*For first-time buyers or to refinance your present mortgage*



## Mortgages Especially for CACU members

*...to meet your individual needs!*

**Talk to one of our experienced loan  
officers today about a mortgage  
that will fit your needs.**

**Call 1-888-562-6865 or  
go online to [www.mtg-ctr.com](http://www.mtg-ctr.com).**

**Featured Product  
of the Quarter**

**Vehicle Loans**

**Got great rates?  
We do!**



Have you compared our vehicle loan rates to those other lenders lately? If you haven't, you may be in for a surprise! CACU consistently offers low rates with a variety of terms on vehicle loans — for new or used vehicles.

Did you know that we can beat any rate you may be offered by other lenders? We can match those special rates and then go one better with our Direct Star discount of 1/4% off that rate. Simply show us your offer or loan documents of an existing loan with another lender and we'll make sure you get the lowest possible rate.

We think you'll find our rates so good, we'll beat most other lenders anyway. Stop by, call or apply online at [www.CACUonline.org](http://www.CACUonline.org) to take advantage of our vehicle financing options — there's no reason to go anywhere else.

**Finance with people you know and trust...  
Come to CACU!**

\*Rate is subject to credit approval, history and terms. Lowest rate allowable is 2%APR.

**Results of CACU's  
68th Annual Meeting**

Three positions were filled on the Board of Directors at the 68th Annual Meeting. Two incumbent members were re-elected to their positions, along with one member newly elected to the Board:

**Robert Feldman**  
Incumbent

**Virginia Jennings**  
Incumbent

**James Earley**  
New Board Member

Congratulations to all the Board members, and thank you for serving Communicating Arts Credit Union and its members.

**Free Home Banking**

Did you know that CACU offers FREE Home Banking on the Internet? Plus, it's easy and quick to sign up!

Just go to [www.CACUonline.org](http://www.CACUonline.org) and click on Virtual Branch. You can also sign up for our Internet Bill Pay service — you'll get a 90 day free trial!



Bill Pay allows you control of when bills are paid and how much is paid. Virtual Branch and Bill Pay will save you time, and are easy to use! Sign up today.

**Mini-application: Loan or CD**

Name \_\_\_\_\_  
 Phone \_\_\_\_\_ Account # \_\_\_\_\_  
 Soc. Sec # \_\_\_\_\_ Driver's License # \_\_\_\_\_  
 Address \_\_\_\_\_  
 Daytime Phone \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

I would like a CD in the amount of \$ \_\_\_\_\_ for a term of \_\_\_\_\_ months.

[ ] Check enclosed. [ ] Please deduct from my savings.

Signature \_\_\_\_\_

Beneficiary \_\_\_\_\_

Only loan applicants need to complete this side of the application:

I would like a loan for: \_\_\_\_\_

I wish to borrow: \$ \_\_\_\_\_

Employer \_\_\_\_\_

Phone \_\_\_\_\_ Your position \_\_\_\_\_

Yrs. worked there \_\_\_\_\_ Monthly Salary \$ \_\_\_\_\_

Employer Address \_\_\_\_\_

Home Value \$ \_\_\_\_\_ Mortgage Bal. \$ \_\_\_\_\_

I would like the following insurance:

[ ] Life [ ] Disability [ ] Life & Disability

All of the information on this application is true and complete. I authorize you to investigate my credit and verify the information given. Proof of income must be included with this application for a loan.

Signature \_\_\_\_\_

To: CACU, PO Box 32584, Detroit, MI 48232 or FAX to (313) 965-0455  
**For current rates, log onto [www.CACUonline.org](http://www.CACUonline.org)**

## Board of Directors

Robert Feldman ..... Chairman  
Samuel Logan ..... V. Chairman  
Patrick Heron ..... Treasurer  
Michael McCarthy ..... Director  
Virginia Jennings ..... Director  
Marcus Williams ..... Director  
James Earley ..... Director

## Credit Committee

Virginia Jennings  
Ralph Pomeroy  
Hank Hubbard  
Kim Vermander  
Shandel Small  
Michael McCarthy, Alternate

## Supervisory Committee

V. Ray Fradenburgh, Chairperson  
Chuck Moshier

## Call Express Extension List

965-8640 or  
800-433-8780

## Loan Department

911 Speak to loan representative  
208 MasterCard/ATM/Share  
Draft Information  
215 VISA Information  
521 Car Loan Rates  
912 Apply for Loan (automated)  
206 Cathy Singleton, Collections  
207 Shandel Small, Asst. Loan Mgr.

## Teller Transactions

931 Check Withdrawal  
932 Transfers  
933 Speak to a Teller

## Accounting

511 CD Rates  
512 IRA Rates  
513 Savings Rates  
213 Statements/Payroll Deduction  
209 Donna Risch, VP Finance

## Administrative Staff

212 Hank Hubbard, President/CEO  
221 Kim L. Vermander, VP Dev./Lend.  
216 Sandy Frey, Admin. Assistant

## FROM THE CEO, HANK HUBBARD

### *"People Helping People"*



Pictured here, Tamika Shepard, Member Service Rep, teaches students in the Academy of Finance about credit.

"People helping people" is more than just the credit union motto at CACU. Members and employees alike gave generously to the local Children's Miracle Network, and the Detroit Free Press "Summer Dreams" program.

As we have in the past ten years, Communicating Arts is a principal business partner to the Academy of Finance – a program for high school students in the Detroit public school system. In this capacity the credit union mentors students all year long, provides mock interviews, hires summer interns, chaperones class trips, and teaches in the classroom.

This year we did our part for the international credit union community as well. As part of the World Council of Credit Unions I visited Macedonia. While there, I met with the president of Macedonia, and gave a presentation to lawmakers about how small financial institutions have a big impact on a community. Our management team continues to mentor Macedonian credit union managers via email.

I'm proud of CACU members and staff for their dedication and willingness to help others — not only in our community but around the world. People helping people is not just our motto...we practice it! Thank you for all your support this past year.



**Hank Hubbard**

E-mail: [hank@CACUonline.org](mailto:hank@CACUonline.org) or  
Phone: (313) 965-8640, Ext. 212

## NOTABLES

### WELCOME

We are pleased to welcome a new staff member to CACU:  
**Sheena Knox**  
Teller

**Please note that CACU will be closed for the following holiday:**

**Labor Day:  
Monday,  
September 6**

ATMs, and CACUonline.org are always available —24 hours a day, 365 days a year!

### *Calling All Macedonians*

If you are of Macedonian decent, we need your help. Because you have experience with credit unions, you can help the people in Macedonia!

The management at FULM (the credit union in Macedonia) would like to have Macedonians living in the U.S. share their credit union experiences. This will help lend credibility to the Macedonian Credit Union (FULM).

If you'd like to help, please contact Hank Hubbard at (313) 965-8640, ext. 212, or email [hank@CACUonline.org](mailto:hank@CACUonline.org).

# Our "Raving Fan Wall"

CACU really appreciates hearing from its members about their experience with the credit union. It helps us learn how well we're doing in meeting your financial needs. That's why we put up the "Raving Fan Wall." It helps to remind employees how much members love us and like to be treated like VIPs. We use the wall to post notes we receive from members on the service they have received, or about an encounter with one of the staff. If you'd like to be added to our "Raving Fan Wall," just drop us a note. Here are some of the comments we have posted on our "Wall" so far:

"Thanks so much for helping me fix my careless mistakes."

"Thanks for Courtesy Pay."

"I just wanted to tell you that I think the staff at the credit union is doing an outstanding job."

"Every time I need something taken care of it is attended to ASAP."

"There is no comparison between CACU and ordinary banks, your team is the best!"

"I thought it was great to see the CEO in the lobby showing thanks for our membership."

"I have not had such customer service from other financial institutions as I have been shown by you."

"Your alertness & sense of responsibility saved me a world of trouble."

"Thank you so much for your superb service. You are so pleasant and bubbly. You are the best."



Monsignor John Schweder accepts a token of our appreciation for 20 years of dedicated service to CACU.

*Thank You!*

## Job Well Done...

Monsignor John Schweder has retired from his active role at the Credit Union and as Pastor of St. Josephs in Detroit. He will be moving to Florida to pursue part-time teaching at Barry University in Miami.

Monsignor Schweder volunteered for 20 years to serve the members of CACU. He was also the president of the Archdiocese of Detroit Federal Credit Union and facilitated the merger of that Credit Union with CACU in 1984.

Thank you Monsignor Schweder for all the years of service you gave to CACU!



**Communicating Arts  
Credit Union**

Main Office, 630 Howard St.  
Box 32584  
Detroit, MI 48232-0584  
(313) 965-8640  
Outstate: 1-800-433-8780  
Fax: (313) 965-0455  
E-mail: [service@CACUonline.org](mailto:service@CACUonline.org)



Hours:

Mon-Thurs-Fri 9:30 am - 4:30 pm  
Tues - Wed 10:00 am - 4:30 pm

[www.CACUonline.org](http://www.CACUonline.org)

### Service Center Locations:

- Ann Arbor, 4687 Washtenaw
- Canton, 5810 N. Sheldon Rd.
- Detroit, 14481 Gratiot, N of Seven Mile
- Detroit, 7 Mile & Livernois
- Garden City, 30094 Ford
- Grand Rapids, 3022 28th St. SW
- Grand Rapids, 3286 W. Alpine NW
- Jackson, 1238 McDevitt Ave.
- Kalamazoo, 6286 Westnedge
- Lansing, 6250 S. Cedar, N of I-96
- Livonia, 33036 W. Seven Mile
- Madison Heights, 1419 W. 14 Mile
- Novi, 41690 Ten Mile Road
- Redford, 25489 Grand River
- Riverview, 19224 W. Fort at Sibley
- Rochester Hills, 925 E. Auburn
- Southfield, 23647 Greenfield (N. of 9 Mile)
- St. Clair Shores, 31065 Harper
- Sterling Heights, 43722 Schoenherr
- Taylor, 21584 Ecorse Road
- Waterford, 5150 Highland (M-59)

Service Center Hours:

Weekdays 9:00 am - 7:00 pm  
Saturdays 9:00 am - 2:00 pm

ATM Networks that can be accessed with either your Communicating Arts Credit Union ATM card or MasterCard:

