

For the young adult members of **Chief Financial**  
*a federal credit union*

# CHAT@CHIEF

Fall 2009



## FREE TREATS & FREE TEEN MEMBERSHIP

**Free membership.**  
**Free refreshments.**  
**Bring in your**  
**friends on Oct. 15**  
**and load up!**

On Thursday, Oct. 15 we will be celebrating International Credit Union Week. What's this mean for teens? There will be free snacks and free membership for new members. Any eligible teen who comes into the Credit Union (with adult) can open a first-time Share (new applicants only) and the Credit Union will pay the initial \$5.00 deposit.

**Tell Your Friends: Membership is just \$5.00!\***

**Effective October 1, 2009, the minimum Share balance will be lowered to just \$5.00. We want you to tell your friends and get them to start saving.**

Just five bucks makes any eligible teen a member of the Chat@Chief Crew! Tell them about all these great incentives and invite them to be a member!

**\* Savings \* Checking \* ATM \* Newsletter**  
**\* Resources for planning college \***  
**\* Anything the C.U. offers! \***

*\*Account must remain open and active for a minimum of six months.*



## SUMMER PICNIC... A GREAT EVENT

Did you make it to the Summer Picnic? If not, check the pics and consider coming next year. You won't be disappointed!

Of course there was lots and lots of free food. There were inflatable games. There were giveaways for young members. There was even a petting zoo and face painting!

All in all, it was a blast. We hope you'll mark your calendar early next year and join in the free fun!



# **\$5,000** *in Scholarships Distributed!*

Frances Fowlkes, community advocate, was nominated by Chief Financial and presented the "Credit Union Volunteer Award" by the Michigan Credit Union League. And in her role, she distributed \$5000 from the Woodman-Wilde Scholarship fund to very deserving students.

Recipients of the scholarship money have recently taken their talents and passion for learning to classrooms across the state, and we wish them all the best.

## **SCHOLARSHIP RECIPIENTS ARE:**

<b>Yohance Carter</b>	Oakland Community College
<b>Steven Jeremy Coleman</b>	Michigan State University
<b>Margaret Elam</b>	Michigan State University
<b>Jeremy Johnson</b>	Eastern Michigan University
<b>Rachel Rhone</b>	Wayne State University



## **COLD-WEATHER AUTO SAFETY**

Michigan's cold season brings awesome adventures: snowboarding, skiing, hunting, shopping trips, snowmobiling, sledding and on and on.

To get to these fun events, travel on damp, slushy, snowy or even icy roads is often part of the deal.

Always use exercise extreme caution when planning a road trip during the fall and winter. Use these tips to keep you and fellow motorists safe.

A little common sense goes a long way to keep you and others safe.



### **MAKE SAFETY YOUR TOP PRIORITY THIS WINTER:**

- \* **Have blankets and winter clothes in car in case stranded**
- \* **If you don't feel safe in a vehicle with someone, get out**
- \* **Be aware of dropping temps and know if road might be freezing**
- \* **Do not speed**
- \* **Have cell phone charged – and stay off your cell phone while driving**
- \* **Review weather conditions before leaving on trips**
- \* **Have non-perishable food and snacks in car in case stranded**
- \* **If in an accident, only exit vehicle if your safety is guaranteed**
- \* **Keep jumper cables in your vehicle**
- \* **Let people know when you're traveling and when you expect to arrive**

### **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**

Monday - Wednesday:  
9:30a.m. - 5:00p.m.

Thursday - Friday:  
9:30a.m. - 6:00p.m.

Saturday:  
9:00a.m. - 12:00p.m.

### **HOLIDAY CLOSINGS**

**Columbus Day**  
Monday, October 12

**Veterans' Day**  
Wednesday, November 11

**Thanksgiving Holiday**  
Thursday, November 26

**Christmas Holiday**  
Thursday, December 24  
Friday, December 25  
Saturday, December 26

**New Year's Holiday**  
Thursday, December 31  
Friday, January 1  
Saturday, January 2