

BOARD OF DIRECTORS

JOSEPH CUSENZA
Chairman

AL BADALAMENTO
Vice Chairman

JIM COLE
Treasurer

NICOLE DIDIA
Secretary

JESSE CARTHEN
Director

BOB GOWATCH
Director

CARL MALFITANO
Director

UPCOMING EVENTS

Winter Break Special
FEBRUARY 13 - 24

**National Credit Union Youth
Week coming in April.**
Start saving your dimes!

Annual Meeting
MAY 9, 2012



Be it known that
Sterling Van Dyke Credit Union
has earned
Bauer Financials, Inc's
Highest 5-Star Rating

Awarded 2011



HAPPY NEW YEAR!

From our family to yours!

**HOLIDAY CLOSINGS 2012
CREDIT UNION OFFICE**

MONDAY	JANUARY 2	In lieu of NEW YEAR'S DAY
MONDAY	JANUARY 16	MARTIN LUTHER KING
MONDAY	FEBRUARY 20	PRESIDENT'S DAY
FRIDAY	APRIL 6	GOOD FRIDAY

REMEMBER WE OFFER:

FREE CHECKING
FREE DEBIT CARDS
FREE E-STATEMENTS
FREE MOBILE BANKING
FREE MEMBER ALERTS

WE HAVE MONEY TO LEND

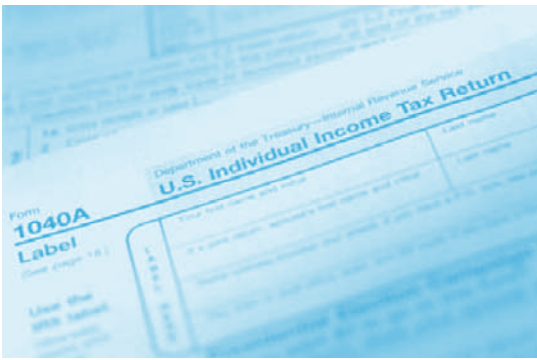
VEHICLE LOANS
MORTGAGES

INVESTMENT PROPERTIES
RECREATIONAL VEHICLES

WE OFFER VISA CREDIT CARDS

- ✓ Annual Percentage Rate 12.90%
- ✓ No Annual Fee
- ✓ No Over Limit Fee
- ✓ No Punitive Rate
- ✓ Share Secured Visa 9.90%

Interest rates are slightly higher for cash advances.



Before you fill out your income tax return, these are the forms you will need.

1099INT, 1099R, 1098.

1099INT will be issued for each account number you received \$10.00 or more in dividends.

The Dividend Period for 2011 will include March, June, September and December of 2011.

1099R will be issued if you made a withdrawal from your IRA (Individual Retirement Account).

1098 will be issued if you paid \$600.00 or more in interest on a Mortgage loan. If you have more than one mortgage loan with us, you will receive a form for each mortgage loan. **A form will not be generated if you paid less than \$600.00.**

Tax Refund Direct Deposit

Your Tax Refund is received faster and safer. All you need is our routing number (2724 8519 4) and your account number.

Do you have an **INDIVIDUAL RETIREMENT ACCOUNT?** You have until **April 17, 2012** to make your contribution for tax year 2011.

Maximum Contribution for 2011 is \$5000.00. If you are age 50 or over, you can contribute an extra \$1000.00.

ONLINE SECURITY

New supervisory guidance from the Federal Financial Institutions Examination Council will help credit union's strengthen their vigilance and ensure that the person signing into your account is actually you.

To assure your continued security online, your credit union uses both single and multi-factor authentication, as well as additional "layered security" measures when appropriate.

When you log in, you supply us with your password and a pin. There are times you will be asked to answer a security question. The answers were provided by you when you first logged in to the on-line banking system.

We Have a new ATM Machine

It is in compliance with the American Disability Act.

Voice guidance – All ATMs must be speech enabled to service visually impaired consumers.

Input device – Input device controls must be tactually discernible, which means key surfaces must be raised above surrounding surfaces to serve visually impaired consumers.

NEW SERVICE STARTING JANUARY, 2012 CHECK IMAGES

You soon will be able to see front and back of checks clearing your account. Check out home banking services on our web page.

POSTAGE IS GOING UP AGAIN IN JANUARY

Now may be the time to enroll in our third party bill paying service and sign up for e-statements.

EFFECTIVE JANUARY 1, 2012

We will no longer offer American Express Travelers Cheques.

CHRISTMAS CLUB ACCOUNT

Open a club account with \$10.00.
Reallocate your payroll to go into the account.
\$20.00 a week will give you \$1,040.00 in one year.

STERLING VAN DYKE CREDIT UNION



39139 Mound Road • Sterling Heights, MI 48310
(586) 264-1212 • (800) 974-6478 • Fax (586) 264-9447
Telephone Access System - Same As Above
(586) 264-1212 • (800) 974-6478
www.svdcu.org • info@svdcu.org

HOURS:
Monday - 9:00 AM - 4:30 PM
Tuesday - 10:00 AM - 4:30 PM
Wednesday - 9:00 AM - 4:30 PM
Thursday - 9:00 AM - 5:30 PM
Friday - 8:00 AM - 6:00 PM

CREDIT UNION
Family Service Centers

Toll-Free Locator: 1-800-919-2872
All offices have No Surcharge, 24-hour CO-OP NETWORK ATM's
www.creditunion.net

HOURS:
9:00 AM to 7:00 PM - Monday - Friday
9:00 AM to 2:00 PM - Saturday