



GENERAL RETIREMENT SYSTEM  
OF THE  
CITY OF DETROIT

2 WOODWARD AVE. STE. 908  
DETROIT, MICHIGAN 48226  
PHONE 313•224•3362  
TOLL FREE 800•339•8344  
FAX 313•224•3522

---

January 6, 2010

RE: ANNUITY LOAN PROGRAM

Dear Member:

The Annuity Loan Program is ready to start on January 11, 2010. Currently, all non-union employees and members of unions that formally adopted the provisions of the loan program and provided the General Retirement System and Labor Relations with written documentation are eligible for this program.

Beginning on January 11, 2010 applications for the loans will be available at our office in Room 908, CAYMC, Detroit, MI 48226, on our website [www.rscd.org](http://www.rscd.org) or at any branch of First Independence Bank. Applications must be returned **only** to First Independence Bank. The Retirement System will not accept applications.

The locations of First Independence Bank are:

Main Branch	Livernois Branch	Seven Mile Branch	Greektown Branch	Farmington Hills Branch
44 Michigan Ave.	12200 Livernois	7020 W. Seven Mile	400 Monroe	28300 Orchard Lake Rd.
Detroit, MI 48226	Detroit, MI 48204	Detroit, MI 48221	Detroit, MI 48226	Farmington Hills, MI 48334

For questions on completing the application forms, required ID's and other documents that may be needed, please call First Independence Bank at (313) 256-8400.

Sincerely,

Sheila W. Kneeshaw  
Chair  
General Retirement System  
of the City of Detroit