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**Mailing Services**

*Did you know Crossroads does mailings as well?*

*Why pay 44¢ for your newsletter mailers to your customers when you could be paying less than 31¢ ?? Call Carrie Borowiak at 732-1233 and let us show you how easy bulk mail can be!*

**Getting the Biggest BANG for your \$**



Changes to the Michigan tax code signed into law this year will include elimination of charitable tax credits beginning in 2012. This represents an important opportunity in 2011 for Michigan residents and businesses to contribute to Crossroads' endowment held by the Otsego County Community Foundation and receive state tax benefits.

When you invest in our endowment, the Michigan tax codes allow for up to a 50 percent return on that investment. If an individual contributes \$200 or more, the tax credit automatically will equal \$100. If filing a dual return, a gift of \$400 or more would yield a \$200 credit. If a business contributes \$10,000 or more, the credit will be for \$5,000 or 5 percent of the total tax liability for that business, whichever is less.

As Michigan's tax incentive for charitable giving ends, donors' contributions to our endowment will continue to benefit Crossroads forever—that's the real power of endowment. We encourage you to keep giving and to remember us in your estate planning. Gifts made after the start of 2012 will have as much value to us and the lives we touch, regardless of changes to the state tax code. For more information contact Dana Bensinger at 989-731-0597 or [dana@otsegofoundation.org](mailto:dana@otsegofoundation.org).

Otsego County  
community foundation

FOR GOOD. FOR EVER.

**Protecting Personal Information Online:  
Governor Focuses on Cyber Security**



You already use Crossroads' shredding services to shred any papers that might contain your customers' personal information or your own. But what about digital or online information?

Due to the vital role that technology plays in our lives, Governor Rick Snyder is focused on the state's cyber security

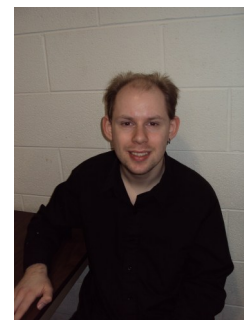
as well as giving citizens and businesses the information they need to keep their online information secure.

At the Michigan Cyber Summit earlier this month, Governor Snyder announced plans to set up a Cyber Command Center and a Cyber Defense Response Team for the state. He also announced a new website to help businesses and individuals keep their personal information safe while online. From social networking safety tips to creating a business continuity plan, [www.michigan.gov/cybersecurity/](http://www.michigan.gov/cybersecurity/) can help you make sure you are doing everything you can to protect yourself, your family, and your customers.

Governor Snyder has declared October 2011 as **Cyber Security Awareness Month** in Michigan.

**Names and Faces**

*Meet some of the Crossroads employees that work in the secure shredding department.*



You might see **Steven Isom** picking up your documents or working in the shred room. Steven has been working at Crossroads in the mailing, manufacturing, and shredding departments since 2009. Before coming to Crossroads, he worked at Grand Traverse Industries for a year. He moved to Traverse City in 2004 after living and attending school in Mancelona. As a young child he lived in the Detroit area. These days you won't find Steven without his CD player. He likes to listen to metal and his favorite band is Pyramaze. He also likes computers, biking, and cheering on the Pistons, Tigers, and Lions. Above all else, Steven likes to work when he is at Crossroads.