

membership matters

4th Quarter December 2008



Message from the CEO:

The Board of Directors and Management would like to thank all of our members for another successful year. We had a very good year financially, total assets as of November 30, 2008 were \$49,934,584.00 and our capital ratio was a healthy 10.89%. In these troubled times you can rest assured that Meijer Credit Union is safe and sound; we operate in a conservative manner and minimize risk.

Membership has grown by 710 new members which represents a 5% increase in annual growth. Assets have increased for the year by \$6,058,326.00 as of November 30, 2008.

Meijer Credit Union appreciates your business; we understand there are many options available for financial services. Your membership provides financial resources to over 15,000 members and growing.

Sincerely,
Brad Swee, President

CORE VAULES

Our Promise to YOU!

As part of our redesigned vision and focus on YOU, we would like to share our promise to follow our core values to you, every member, every day, every transaction:

- Financially Sound
- Honesty & Integrity
- Member Ownership
- Member Focused Service

MCU Improvements for You!

We're making exciting changes to better serve you! Meijer CU will be upgrading its system the weekend of January 17th by converting all software to a new platform in order to provide enhanced speed, reliability, and service to YOU the member. Please read the enclosed conversion newsletter for more details.



Holiday Skip-a-Pay Still Available for January

This program gives you the option to defer a monthly payment. When you skip a loan payment at MCU, your loan due date will be advanced so you won't have to worry about late payment problems on your credit history. Your interest will continue to accrue, but no payment will be due. Some restrictions do apply. Stop by either branch, call, or visit us on-line to apply!

Vacation Club

Your first step toward an affordable vacation is to save for it. Make this first step with our Vacation Club savings program and begin saving for your vacation expenses. This way, the money is slightly less accessible and you're less inclined to dip into it for other expenses. This account is also a great way to save for extra expenses during the summer such as vacations, day care, camps, weddings, etc.

There is no minimum balance required. Set aside as much as you like each payroll. Make it easy by setting up automatic deductions for weekly deposits. Pays out at any time you wish.

Start saving now for that dream vacation with a MCU Vacation Club account. Some restrictions do apply. Stop by either branch, call, or visit us on-line for details.

Annual Meeting

It's time for *YOU* the members to elect the 2009 Meijer CU Board of Directors. Your membership makes you an owner, and as an owner YOU pick the Board of Directors. Join us on Wednesday, March 18, 2009 at the main office on Gaynor at 5:30 pm. Come meet the nominees and cast your vote. Pizza and pop will be served.

Board of Directors

Bob Ptak – Chairperson
 Tom Riddle – Vice Chairperson
 Cathy Ellis – Treasurer
 Linda Way – Secretary
 Gordon Venema – Director
 Bryan Richards – Director
 Al Brinkman – Director

Supervisory Committee

Jennifer Thompson
 Melissa Strevel
 Nicole Dunn

Credit Union Officers

Brad Swee – President, CEO
 Ashley Steenstra – Business
 Development
 Officer

Credit Union Branches

Main Branch

2410 Gaynor Avenue NW
 Grand Rapids, MI 49544
 Phone: 616.784.4822 • 800.962.6378
 Fax: 616.784.3442

Monday, Tuesday & Wednesday
 9:00 am – 5:00 pm
 Thursday & Friday
 8:30 am – 5:30 pm

Rockford Branch

Inside Meijer at 10 mile & US 131
 Phone: 616.784.4822 (option 6)

Monday – Friday
 9:00 am – 6:00 pm
 Saturday
 9:00 am – 1:00 pm

Contact Us

Email: mcu@meijercreditunion.com
 Website: meijercreditunion.com

NEW–Credit Union Direct Lending (CUDL) Autosmart Program

Meijer CU has a brand new service designed to help you find your next vehicle. Whether it's a new or used vehicle you're looking for, MCU & CUDL Autosmart can help you find the right car with the best auto loan. CUDL Autosmart will help you research, compare, and buy your next vehicle online with a few easy clicks. Some of the many features to save you time and money are:

- * New car "build" option based on vehicle category
- * Inventory search for new and used cars
- * Vehicle value guides (i.e. NADA)
- * Inspection reports & history checks on used vehicles from AutoCheck & CarFax
- * Loan calculators to compare the value of loans
- * Free credit reports from credit bureaus
- * Gas incentives and promotions

Turbo Tax

Doing your taxes is rarely fun. However, MCU can help make it easier, more accurate, safe and secure by providing a gateway to using TurboTax® Online.



Turbo Tax Online guides you through a step-by-step process with easy-to-understand questions. The forms are automatically completed using your answers. Get help, advice, and answers to your questions online, via email, or by phone 24/7. Other benefits include an audit support center, a single point of access to the products and services available to you, plus robust tax content, calculators and support tools, all unique to Meijer CU.

Filing electronically is a safe and easy way to file your taxes. Your refund can be automatically deposited into your MCU account so you receive your return fast, usually in as few as 8 days. Do your taxes for free with TurboTax OnlineSM Free Edition, or upgrade and MCU is happy to be able to offer a 15% discount to MCU Members on the TurboTax Online Federal products, and a 10% discount on all TurboTax Desktop Products for Downloads when completed through the link on meijercreditunion.com.

Meijer CU is also pleased to announce that the small business taxes solution will be available. TurboTax Business includes customized interviews for S Corporations, C Corporations, Partnerships, and multi-member LLC's. TurboTax for business will help your customers maximize business deductions for cars, supplies, large purchases, utilities, advertising and more. So, get the maximum refund you deserve by filing your taxes online with MCU.

Supporting the Community

On behalf of the Kent County Humane Society, for the months of January thru March, Meijer CU will be collecting supplies for the sheltered animals. Please check our website or call the Meijer CU main office for a list of items needed. All supplies can be dropped off at any Meijer CU location. Thanks for your support in helping needy animals.

Holiday Closings: Rockford

Thursday, January 1st – Closed
 Saturday, January 17th – Closed for Conversion
 Monday, January 19th – Closed for Conversion

Main Office

Thursday, January 1st – Closed
 Monday, January 19th – Closed for Conversion

