



# Money Matters

A Quarterly Publication For The Members Of Meijer Credit Union

JULY 2007

CONGRATULATIONS  
CLASS OF 2007!

In honor of  
your graduation,  
Meijer Credit  
Union has  
pre-approved you  
for:

- Checking Account with 1 box of free checks
- Savings Account
- ATM/Debit Cards
- Free 24/7 Online Home Banking/Bill Pay
- MERT (our automated phone banking)

**PLUS:** You'll receive a \$ 25.00 Meijer Gas Card for bringing us your vehicle loan from another lender or on new approved auto loans.

Ask for additional details.

**Sizzling Summer  
Used Auto Sales  
Event!** 

Haggle-free buying. Worry-free ownership.<sup>SM</sup>

Check out the Enterprise Car summer sale and get a great deal on pre-owned cars and trucks.

Preview the red-hot selection of late-model used vehicles at [cuautodeals.com](http://cuautodeals.com). **Payment Example: \$12,999 financed with 10% down payment for 60 months at 5.99% APR will have monthly payments of \$ 229.91 (based on selected 2007 models).**

Location: 1170 28th St. S.E., Grand Rapids, MI  
Phone: 616-514-1170

(APR, loan amount and approval based upon the applicant's credit history, payment history, and ability to repay the loan. Not all applicants will qualify. Offer valid only on Enterprise Car Sales vehicles purchased on/from 7/1/07 - 7/31/07 and financed through Meijer Credit Union).

## "Back 2 School" Savings Program

Have you noticed the school supply lists are getting longer and more expensive, the cost of clothes is rising, and each year the demand seems to be higher than the budget?



It's never too early to open a Back 2 School Club Account. With Direct Deposit, both students and parents can start saving money for next years school supplies, school clothes, and tuition. For those members with a current Back 2 School Club Account, 2007 payments will be deposited into your Saving Account July 1, 2007, just in time for the Back 2 School sales.

For more information on signing up, contact a Member Service Representative today.

## Meijer Credit Union Now Offers Student Loans

### Federal Stafford Loans

A Stafford loan is the best way to pay for college after scholarships and grants.  
**Stafford Loan Benefits:**

- Fixed, low interest rate of 6.8% APR - get even lower rates with American Education Service (AES) benefits
- No co-signer required
- No credit check required
- No payments while you attend school at least half-time
- Subsidized interest payments for those who qualify
- 6-month grace period when you leave school
- No penalties for paying your loan off early
- Take 10 years to repay - longer with flexible repayment options

**Get Your Stafford Federal Loan Today  
Apply Online:**

**[www.meijercreditunion.com](http://www.meijercreditunion.com)**

# Watch Your Money Grow!

A great savings opportunity is "blossoming" at Meijer Credit Union. Our Money Market Account combines the best features of our savings, checking and certificate products by offering convenient access to your funds, and rates as high as:

## 4.44% APY\* Benefits Include:

- Tiered rates – the more you save, the greater the return
- Liquid – access to your funds when you need them.
- Federally insured – coverage to at least \$ 100,000 by the NCUA, a U.S. government agency
- Great rate – interest is calculated daily and compounded monthly
- Access – free checks and up to 3 free withdrawals per month.

For more information, please stop by either office or call the credit union at (800) 962-6378.

\*APY = Annual Percentage Yield. Rates and terms subject to change without notice. Minimum deposit \$1,000 to open. Some restrictions apply.



## 3 Days & 2 Nights – Free Vacation Package\*

With each new approved loan over \$10,000. Take out a new auto loan, home equity loan, boat loan – whatever you need! Take off for one of over 20 fabulous locations. Vacation package includes 2 nights accommodations for up to 2 adults and up to 2 children at popular locations – Orlando, Honolulu, Nashville and more!

Call \*800-962-6378 or stop by the credit union to apply.

\*Member must pay registration cost of \$24. Package includes two nights' accommodations for up to two adults over the age of 21 and up to two children under the age of 18 at a Fairfield Resort facility at one of the locations available. Package does not include travel expense, parking expense, if any, or room taxes.

## Holiday Closings



**Both Offices Will Be Closed:**

### Labor Day

Monday, September 3

Rockford Office  
Closed September 1



## Board of Directors

Matt Yanoschik - Chairperson  
Bob Ptak - Vice Chairperson  
Cathy Ellis - Treasurer  
Linda Way - Secretary  
Sheila Marshall - Director  
Tom Riddle - Director  
Al Brinkman - Director

## Supervisory Committee

Erin Pinkster  
Jennifer Thompson  
Katie Zahnleuter

## Credit Union Officers

Brad Swee - President, CEO  
Vickie Muste - Vice President  
Ashley Steenstra - Business Development Officer

### PHONE

616-784-4822 • 800-962-6378

### FAX

616-784-3442

Monday, Tuesday & Wednesday  
9:00 am - 5:30 pm

Thursday & Friday  
8:30 am - 5:30 pm

### ROCKFORD BRANCH

Inside Meijer at 10 Mile & US 131  
Monday - Friday 9:00 am - 6:00 pm  
Saturday 9:00 am - 1:00 pm

Email: [mcu@meijercreditunion.com](mailto:mcu@meijercreditunion.com)  
Website: [www.meijercreditunion.com](http://www.meijercreditunion.com)



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