

membership matters

3rd Quarter September 2008



Message from the CEO:

IMPORTANT ACCOUNT INFORMATION – PLEASE READ:

- On January 17th, 2009, we will be upgrading to a new Data Processing System. This is an exciting change since we will have state-of-the-art technologies!
- The main reason we are improving our system is to upgrade your membership and shift our focus more on YOU and YOUR needs rather than data entry.
- Due to the upgrade, **Meijer CU will be CLOSED** at both locations on Monday, January 19th and at Rockford on Saturday, January 17th. Your debit cards and ATMs WILL work that weekend.
- Many tools you used to access your Meijer CU account will change; therefore, please keep an eye out in the mail and on the website for additional information and guides to the changes.

The entire staff of Meijer CU would like to express our appreciation for all of your patience and understanding in the upcoming upgrade.

We are hopeful we can make this transition smooth for all members; we are confident you will love the changes. Please feel free to contact a Member Services Representative with questions or concerns about the upcoming changes at 800.962.6378

Sincerely,
Brad Swee, President/CEO

Happy Credit Union Day 2008!



We're celebrating a special day, and you're part of it. Join us October 16 to celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me" Meijer Credit Union belongs to you. We exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates—credit union members save \$240* a year per household. Take full advantage of your credit union membership.

In honor of International Credit Union Day we will be having a hot dog grill from 11:00 am–2:00 pm out at the Main Branch and apple cider and donuts all day at the Rockford Branch on Thursday, October 16th. Come by for some free food and enter a raffle for the chance to win a flat screen television displayed at the Main Branch. Children can enter a coloring contest as well for the chance to win a craft set based on 3 age groups!

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being an important part of Meijer Credit Union. Its members like you who help to make up this truly special organization—You own your credit union, and we are here to serve you! Call us today at 800.962.6378 We look forward to seeing you.

Holiday

"Skip-A-Payment" Program

The holidays are a time for gift-giving, which can put a strain on your cash flow. How would you like to skip one month's payment on your credit union loan, so you'll have extra money for holiday season expenses? As a valued MCU member you're entitled to defer a payment and put a little money back in your pocket with our Holiday Skip-A-Payment program. Just select the month you want to skip—November, December, or January—and we'll take care of the rest!

There is a modest fee of \$25 per loan to take advantage of this service. For your convenience, we can deduct the fee directly from your account. Interest will continue to accumulate on your loan during the month you skip your payment. Sign up for our Holiday Skip-A-Payment program today, and you'll have extra cash you need for a special gift, a holiday trip, or any other holiday plans. Some restrictions apply. Stop by either branch, call, or visit us online to apply!



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

Erin Pinkster
Melissa Strevel
Jennifer Thompson
Nicole Dunn

Credit Union Officers

Brad Swee – President, CEO
Vickie Muste – Vice President
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

Holiday Dream Loan

Would you like to escape from the cold winter weather this year? How about spending a week or two on the beach? Turn that dream into a reality with our Holiday Dream Loan! Borrow up to any amount at a great rate of 6.9% for 12 months. Offer valid for November and December, 2008. Some restrictions apply. Stop by either branch, call, or visit us on-line and apply for your Holiday dream loan today!



Christmas Club

Tired of money problems during the holiday season? Say hello to a solution available to MCU members—Christmas Club Account. It's simple—put aside a little bit of money on a regular basis.

Your contributions, plus interest add up during the year. In the fall, you receive a lump sum in time for holiday shopping. Contributions can be made through payroll deductions, automatic transfer, or regular deposits throughout the year. There is no minimum balance, and the funds are available the 2nd Friday in October of every year; (October 10, 2008). As a valued member, MCU is spreading the holiday cheer with a one-time 10% coupon offer which can be used in conjunction with your Meijer employee discount.

Avoid those financial strains at the holidays by setting aside money all year. That's not all, with our “**Double your Club**” loan you can double the funds in your account in the months of October, November and December. Then take the next 12 months at a rate of 6.25% to repay the loan. Some restrictions apply. Stop by either branch, call, or visit us online and open your Christmas Club account today!

Halloween Costume Contest

Let's Be Frank! Halloween is coming so show off those creative costumes at our Halloween costume contest. After all, dressing up in costumes is fun...you get to be someone else for the day! Come in on Friday, October 31st for Trick- or-Treat. Contest will be held at the main branch from 8:30 am -5:30pm. Judges will judge from three age divisions: Birth–5 years; 6–10; and 11–15 years old. Prizes will be a \$25 Meijer gift card for each age category. Winners will be announced on Monday, November 3rd. Trick-or-Treat bags will also be available at MCU branch offices October 27–October 31. Come in and have a “scary good time” with your Meijer Credit Union staff.

Community Events

October: Food collection for God's kitchen. “International Credit Union Day” hot dog grill, Thursday the 16th from 11:00-2:00 pm.

November: Mr. Roger's Neighborhood Sweater Drive. Please donate gently used or new sweaters at either branch office.

December: Toys for Tots Collection. Rockford Santa Christmas Parade Saturday the 6th starts at 11:00 am.



Holiday Closings:

Both Offices:

Thursday, Nov. 27th—Closed
Wednesday, Dec. 24th—Closed at 1pm
Thursday, Dec. 25th—Closed
Wednesday, Dec. 31st—Closed at 1pm
Thursday, January 1st—Closed
Rockford office Saturday, January 17th—Closed (conversion)
Monday, January 19th—Closed (conversion)