

membership matters

It's all about YOU!

October 2009 | www.meijercreditunion.com

Christmas Club

Christmas Club Payouts are coming up! Our Christmas Club account holders will be receiving a coupon in the mail for a one-time 10% off purchase at Meijer—watch for it in your mail. Christmas Club accounts are a great way to save and keep your budget on track for the holiday. You can arrange to automatically deposit a nominated amount from your payroll each week or deposit funds at your own convenience into this account designated specifically for holiday spending. You can even request we cut you a check!

- Money becomes available in the share savings account on Friday, October 9th, in plenty of time for your Christmas shopping
- Use your saved money for holiday spending instead of credit cards
- No minimum balance is required
- Save an additional 10% Meijer purchases

There's more! With our **"Double Your Club"** loan, you can double the funds in your account in October, November and December and take the next 12 months at a rate of 7.00% to repay the loan. Some restrictions apply. To apply for a "Double Your Club" loan stop by either branch, call, or visit our web site.



Celebrate International Credit Union Day with Us

While banks belong to shareholders who profit from your transactions, a Credit Union belongs to YOU—the member, not the customer—and any earnings are returned to members in the form of better rates on loans and savings. Join us on October 15 as we celebrate with over 177 million Credit Union members world wide!

- At the main branch we're having a hot dog grill out from 11 am–2 pm!
- The Rockford branch will be offering donuts with coffee and apple cider all day!
- Enter to win a Nintendo Wii (at either branch or see form on back page)

Coloring Contest for children! Contest starts on September 28 and runs through October 15. Win arts and crafts prizes in three different age groups: 2–4 years, 5–7 years, 8–10 years.

Your Money, Your Choice, Your Credit Union



Holiday Dream Loan

Got a dream to get away during the Holidays? Make it come true with our Holiday Dream Loan! Borrow up to any amount with a 7.50% rate over 12 months. Offer valid for November or December, 2009. Some restrictions apply. Hit the beach, hit the slopes...but first hit either branch, call, or visit us online to apply for your Holiday Dream Loan and make your Holiday dreams come true.



Halloween Costume Contest

We want to see your creative side! Trick-or-Treat your way through the main branch on Friday, October 30 and enter the Halloween Costume Contest! Costumes will be judged in three age divisions: 0-5 years old, 6-11 years old, and 12-15 years old, with winners announced on Monday, November 2. The winner in each category receives a \$25 Meijer gift card. So let's see your scariest, silliest, most creative ideas! Trick-or-Treat bags are available October 27-31 at MCU branch offices. Pick up your bags then join us for lots of Halloween fun!

Please Read: New Savings Account Regulations

The government regulates the amount of transactions that can be performed on savings accounts; this includes share savings, club savings, and money market accounts. We are going to start monitoring these accounts to ensure they are in compliance. Please make note of the chart below which explains this regulation. We will be implementing a fee for non-compliance in 2010. If you find that you make more than the 6 allowable transactions on your savings accounts in a month, why not open a free checking account at the credit union? You are able to make as many transactions as you wish with any of 3 checking account options! Call us (800) 962.6378 for more details.

Unlimited withdrawals permitted when:	Unlimited transfers permitted when:	Up to six withdrawals or transfers permitted per month when:
<ul style="list-style-type: none">• Made in person• Made by messenger• Made by letter request (Considered the functional equivalent of member coming into the credit union.)• Made by telephone, fax or PC if a check payable to the member is mailed to the member• Made using an ATM	<ul style="list-style-type: none">• Made between the accounts of the same member AND made in person by messenger, by mail, or at an ATM• Made the member to pay a loan the member has with the credit union.	<ul style="list-style-type: none">• Made by telephone, fax, or personal computer and payable to a third party• Made by telephone, fax or PC to another account of the member at the credit union• Made by pre authorized, automatic or bill-payment arrangement for transfer to the member's other account(s) at the credit union or to a third party

Adapted from CUNA's E-Guide.





Holiday Skip-A-Pay Program

Need some extra cash for Holiday gift-giving or travel? As a valued MCU member you are eligible for our Holiday Skip-A-Pay program. It's simple: choose the month you want to defer your payment (November or December) and let us take care of the rest! There is a \$25 fee (per loan) to take advantage of this service which we can deduct right from your account, and interest will continue to accumulate on your loan during the month you skip your payment. Other restrictions may apply. To apply for the Skip-A-Pay program, visit either branch, call, or visit us online.

Message from the President, CEO

As a valued member of our credit union we are committed to serving you, especially during these difficult economic times. Meijer Credit Union has teamed up with ACCEL, a highly regarded financial education and counseling program. Through our partnership with ACCEL you have unlimited access to financial counselors at **no cost to you**. All financial counselors with ACCEL are certified and have at least a bachelor's degree. They can assist you with the following:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Money management and debt repayment

If you would like additional information on this service, call the toll free information line at 1-877-33ACCEL, or access through the internet at www.accelservices.org.

The Board of Directors and Management would like to thank Meijer Inc. for all of their continued support this year.

Brad Swee
President/CEO

Did you know...

...that you can do your banking when we're closed, during weekends, or if your not near a branch location... **24/7!** Here's how!

1. IT'S ME 247 HOME BANKING

- Transfers between Accounts
- Check Requests
- Loan Payments
- Balance Inquiry & Transaction History
- Pay Bills

2. CU*Talk 24-hour Phone Operator

- Transfers between Accounts
- Balance Inquiry & Transaction History
- Check Requests

3. Direct Deposit

- Automatically Fund your Accounts through Payroll Deduction

4. ATMs

- In Meijer Gas Stations and Select Stores, as well as extra networks (see website)
- Free Withdrawals
- Free Deposits at Certain ATM locations (see website)

5. Debit Card Point-of-Sale Purchases

- Free cash back up to \$100

It's Me 247
Online Banking



Community Events

October: Mom's Bloom Rockford: Please donate baby supplies (bottles, diapers), new mom supplies (lanolin, pads) and new dad supplies (gas or restaurant gift cards). We're also looking for volunteers to assist new parents!

November: YWCA Domestic Crisis Center Collection. Donate new or gently used women's and children's items. (list available in either branch and on-line)

December: Toys for Tots Collection. 66th Annual Rockford Santa Christmas Parade on 12/5/09



Enter to win a Nintendo Wii

Fill out this form and return to either of our branches or fax to (616) 784-3442 or email mcu@meijercreditunion.com.

Name _____

Address _____

Phone Number _____

Email Address _____

Account Number _____

Featured Rates

- a. 4.99% new autos
2007+
- b. 5.75% used autos
01-06
- c. 7.50% 12 mo.
Holiday Dream Loan
- d. 7.00% 12 mo.
Double Your Club Loan

Holiday Closings—Both Offices

Thursday, November 26th—Closed
Thursday, December 24th—Closed at 1 p.m.
Friday, December 25th—Closed
Thursday, December 31st—Closed at 1 p.m.
Friday, January 1st—Closed

Board of Directors

Tom Riddle – Chairperson
Bryan Richards – Vice Chairperson
Al Brinkman – Treasurer
Linda Way – Secretary
Jim McDonald – Director
Rick Keyes – Director
Rob Fleener – Director

Contact Us

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

Credit Union Officers

Brad Swee – President, CEO
Cathy Ellis – Chief Financial Officer
Ashley Steenstra –
Business Development Officer

Supervisory Committee

Jennifer Thompson
Melissa Strevel
Steve Kochin

Credit Union Branches

Main Branch

2410 Gaynor Avenue NW
Grand Rapids, MI 49544
Phone: 616.784.4822 or
800.962.6378

Fax: 616.784.3442

Monday, Tuesday & Wednesday
9:00 am–5:00 p.m.

Thursday & Friday
8:30 am–5:30 p.m.

NEW HOURS—Saturday

9:00 am–1:00 p.m.

Rockford Branch

Inside Meijer at 10 mile & US 131
Phone: 616.784.4822 or
800.962.6378 (option 6)

Monday–Friday
9:00 am–6:00 p.m.

Saturday
9:00 am–1:00 p.m.

