



Money Matters

A Quarterly Publication For The Members Of Meijer Credit Union **OCTOBER 2007**



Mark Your Calendars!

International Credit Union Day is October 18, 2007. This year's theme is "Credit Unions: Together We're Better." Since 1948, International Credit Union Day has been set aside to reflect on the positive role credit unions play in bringing people together so that they can achieve financial security for themselves and their communities. The simple yet profound idea that members can pool their money together and make loans to each other has stood the test of time. This year, an astounding 42,000 credit unions in 92 countries serving more than 161 million members will celebrate the benefits of belonging to a financial cooperative. In recognition of this historic day, and as a way of saying thank you to our valued members, we will be serving cider and donuts at the main branch and popcorn at the Rockford branch. We'll also be raffling gifts throughout the day. So, be sure to stop in and have some fun with us!

Christmas Club Pay Out

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

- Money becomes available October 12th, in time for all your Christmas shopping.
- Use your own money for holiday spending instead of your credit cards.
- No minimum balance required.
- Save an additional 10% off Meijer Purchases

Plan now for the holidays next year... open your Christmas Club Account today!*

*Some restrictions apply, for a limited time only



Holiday Skip-A-Payment: Take A Break From Your Loan Payments And Enjoy The Holidays



The Holiday Season is fast approaching and we all know that any extra cash this time of year can go a long way. Whether it's a special gift or a holiday trip, you can get the extra cash you need by skipping one month's payment on your qualifying credit union loan(s).* some restrictions apply and there is a modest fee of \$25 per loan to participate in the program. To find out more details or to sign up for our Holiday Skip-A-Payment Program, visit our branch or call us at (800) 962-6378 choose option 3.

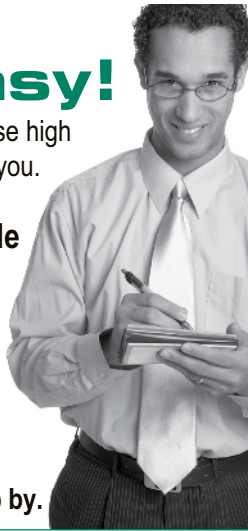
Make This Holiday Season Easy!

Do you dread those holiday bills or the thought of running up those high interest credit cards during the holidays? We have a solution for you. Apply for a Holiday Loan from Meijer Credit Union and have the money you need, when you need it! **You'll enjoy one simple monthly payment and terms that fit your budget.**

- 7.90% APR
- Payments as low as \$ 43.50, based on loan amount of \$ 500.00
- 1 year term
- Can borrow anywhere from \$500-\$3000.00

Get your Holiday Loan Today!

For more details, call (800) 962-6378 choose option 3 or stop by.



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
Melissa Strevel
Jennifer Thompson
Katie Zahnleuter

Credit Union Officers

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

MAIN BRANCH

2410 Gaynor Avenue NW
Grand Rapids, MI 49514
616-784-4822 • 800-962-6378
616-784-3442 Fax

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
616-784-4822 (option 6)
616-866-6764 Fax

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

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



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Visa Gift Card Available just in time for the Holidays!

Introducing Meijer Credit Union's VISA Gift Card available in amounts up to \$500.

Do you know someone who is hard to buy a gift for? The VISA Gift Card makes it easy to send that perfect gift every time! Your special someone can use the VISA Gift Card like a debit card – anywhere VISA is accepted, and since the VISA Gift Card is prepaid it's safer than carrying cash. For more information call 1-800-962-6378 or visit www.meijercreditunion.com

Smiles Restored!

Thank you to all our members that donated money for OPERATION: RESTORE THE SMILES. As a result of budget cuts, the Grand Rapids Home for Veteran's nearly cancelled their highly anticipated annual community event. Michigan House Speaker Pro Tempore Michael G. Sak rallied together with many local veterans' organizations and businesses. Meijer Credit Union gladly joined in the effort. Our contributions were especially meaningful because our Member Service Rep, Marsha Sapino's father is a resident at the Grand Rapids Home for Veteran's. We accepted donations at both of our branches and partnered with other local credit unions where we collected \$5,500.00, contributing to the total \$65,000.00 raised at the event. Each member that donated wrote heart felt messages on flag cards that were taken to the Home for Veterans and adorned the halls for all to read and enjoy. The carnival was held on Saturday, July 28, 2007. There was music, food, antique car show, a petting zoo, and plenty of games. This money not only restored the carnival, it really did RESTORE THE SMILES.



Thanksgiving Thursday, November 22nd
1:00 PM on Christmas Eve Monday, December 24th
Christmas Day Tuesday, December 25th
1:00 PM on New Year's Eve Monday, December 31st
New Year's Day Tuesday, January 1st, 2008