

Now Is The Time For A Home Equity Loan!

With rates as low as 5.99% APR* for 5 years and 6.75% APR* for 10 years, now is the time for you to apply for a Home Equity Loan.

- Use your loan to make those auto repairs after a hard winter.
- Consolidate those bills into one affordable payment.
- Start those Spring projects with a new deck, storage shed, garage or addition to the house.
- Purchase new Energy Efficient Appliances.

Come in and see us or call 1-800-962-6378 to apply for a Home Equity Loan to complete your next project and save some money.

*APR=Annual Percentage Rate. Rates and terms in the newsletter-although current as possible-are risk based and subject to change. All loan applications are subject to approval.

Meijer CU Annual Meeting Results

Your Annual Meeting was held on March 15th at the Main Office on Gaynor Avenue in Grand Rapids. Members and Staff were in attendance. Elections were held and the results are as follows:

Linda Way re-elected as Board of Directors Secretary. All other position remain the same.

We applaud the volunteers that have been elected to serve you the Members of Meijer Credit Union.

MAD MONEY DRAWING

We are giving away a \$100 Meijer Gift Card! Deadline is April 30, 2011.

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

Name _____

Address _____

Phone Number _____

Email Address _____

Account Number _____

Board of Directors

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

Contact Us

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

Credit Union Officers

Cathy Ellis - Chief Financial Officer,
Interim CEO
Ashley Steenstra -
Business Development Officer

Supervisory Committee

Jennifer Thompson
Shannon Vanmalsen
Stephanie Schoch

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 pm
Thursday & Friday
8:30 am-5:30 pm
NEW HOURS-Saturday
9:00 am-1:00 pm

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 pm
Saturday
9:00 am-1:00 pm



membership matters

April 2011 | www.meijercreditunion.com



Spring Auto Loan Special

During the month of April, take advantage of Meijer Credit Union's Spring Auto Loan Special. Auto rates start as low as 2.99% APR* up to 36 months. You will save big when you finance your next new or used vehicle (2003 through 2011) with this incredible low rate and three-year term. With interest rates this low, refinancing an existing auto loan could save you hundreds! Preapprovals are accepted. More information and loan applications are available online at www.meijercreditunion.com.

To speak with a loan officer directly call us toll free at 1-800-962-6378 option 3.



In addition to this great loan special, your MCU membership qualifies you for the "Credit Union Member Discount" from General Motors. Through May 2, 2011, all Meijer Credit Union members will receive preferred pricing on new Chevrolet, Buick, and GMC vehicles...plus up to \$3,000 Cash Allowance on eligible full-size pickups and SUVs! Visit www.LoveMyCreditUnion.org or click the Invest in America banner on our website to get a GM authorization number for your discount and official offer details.

*APR = Annual Percentage Rate. Rates and offers are valid 4/1/2011 through 5/2/2011 and are subject to change without notice. Your rate will be determined by your credit history and individual qualifications.



Note: "Rates and terms in the newsletter-although current as possible-are risk based and subject to change. All loan applications are subject to approval."

Five Tips For Online Safety

The Internet is fertile territory for criminals who devise devious methods to exploit unsuspecting Web users. By taking these five important precautions, you can keep your finances and personal information safe.

1. Guard your private data. Don't transmit social security, credit card or bank account routing numbers via email. Make purchases only over secure Web sites, indicated by a lock icon on your browser status bar or a URL beginning with https. Reconsider doing business with a company lacking a privacy policy.

2. Use passwords effectively. Don't share them or keep them in plain view. Avoid common words, and names and birthdays of family and friends. Use a combination of letters and numbers in both upper and lower case. Change your password every 90 days and consider using a different password for each of your online accounts.

3. Secure your browser and email applications. Check the Tools or Options menus for built-in security and privacy features. Regularly update security software patches. Filter spam out of your email inbox. Never open an attachment in an email from an unknown sender.

4. Install protective software. Turn on automatic update to download the most recent virus "antidotes." Put up a firewall that blocks hackers from tampering with your information.

5. Beware of phishing. Never respond to an email requiring that you update or validate account information under threat of dire consequences. No legitimate company would make this request. Instead, forward the email to spam@uce.gov and report it to the company being impersonated.



Coming Soon - 2 New Products In The Works For 2011!

Account to Account Transfers (A2A)

- Members can use It's Me 247 Online Banking or call us to transfer money between their credit union accounts and their accounts at other financial institutions! (estimated to be ready 3rd Quarter 2011)

Private Student Loans

- Are Federal Loans not enough to cover the cost of your college education? Fill in the gaps for financial aid with a student loan from Meijer Credit Union! (estimated to be ready May 2011)

If you are interested in either of these programs, please let us know at 1-800-962-6378. We'd be happy to take your name and contact you when they are ready to launch!

It's all about YOU!



Accel - Helping You Reach Your Financial Goals

As a valued member of Meijer Credit Union, we are continuing to provide members with free access to money management and financial education services.

Our credit union has teamed up with Accel, a financial education and counseling program. You can enjoy unlimited access to financial counselors without paying anything - it's FREE!

As a member of Meijer Credit Union, you can receive assistance with:



- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (including negotiating with creditors)
- Avoiding bankruptcy, foreclosure, and repossession

Accel can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away. You can contact the Accel program for immediate help with any financial question; no appointment is necessary.

Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Message From The Chief Financial Officer, Interim CEO

Congratulations to past MCU President and CEO Brad Swee on his new position as CEO of another credit union in the Upper Peninsula. We're going to miss Brad and wish him all the best as he heads back home to the U.P.

All of the staff at MCU are working hard to help you reach your financial goals. I'd like to encourage you to take advantage of the free and confidential services of Accel. Whether it's help in learning how to balance a checking account or creating a budget to help you save for a significant upcoming event, you're sure to find the staff at Accel friendly, helpful, and professional. We are happy to provide you this top-notch service free of charge to you.



Cathy Ellis
Chief Financial Officer
Interim CEO

It's all about YOU!

