



# membership matters

January 2011 | [www.meijercreditunion.com](http://www.meijercreditunion.com)



## NEW! Health Savings Account

We will be offering Health Savings Accounts starting January 17th. A Health Savings Account (HSA) helps you do what you know you should do - **SAVE MONEY**. Plus, an HSA also allows you to invest your money and spend it tax-free! One catch is that you have to spend the money on qualified medical expenses, which isn't much of a catch when you consider the long list of qualified expenses and your family's total healthcare expenses. Face it, you're going to spend the money anyway. Start saving now by opening an HSA account.



Balance	APR *	APY *
\$0.01 - \$999.99	1.00%	1.00%
\$1,000.00 - \$4,999.99	1.50%	1.51%
\$5,000.00 - \$14,999.99	2.00%	2.02%
\$15,000.00 and Above	2.25%	2.27%

\* APR Annual Percentage Rate

\* APY Annual Percentage Yield

## For Your Protection - A Must Read

With Identification Fraud growing everyday, we at Meijer Credit Union are taking additional steps to insure that members' account information is secure. During member phone transactions and inquiries, we will be asking you additional security questions to ensure that we are speaking with the member who owns the account in question. Again, this is to safeguard your account and to guard against anyone else gaining access.



# Fill in the Missing Pieces - Supplemental Insurances

Our supplemental insurances are **GUARANTEE** issue with **NO** pre-existing condition limitations. Weekly premiums can be deducted directly from your Meijer Credit Union checking or savings account. Your opportunity to enroll is from January 1, 2011 to January 31, 2011.

## TransChoice Mini-Medical Plan with Optional Dental Coverage:

Choose from 2 plans ideal for members who cannot afford Major Medical insurance. Mini-Medicals are designed to make routine healthcare services, prescriptions and hospital stays more affordable. Premiums start at \$14.20/week.

## Optional Dental Insurance (only if a Medical plan is elected):

Dental insurance will help you control out-of-pocket costs associated with maintaining good dental health. Premiums start at \$5.10/week.

## Continental American Insurance Company (CAIC) Non-Occupational Accident Insurance:

Get reimbursed for expenses and help ease the financial pain. Premiums start at \$2.91/week.

## Continental American Insurance Company (CAIC) Critical Illness Insurance:

This plan will help you focus on your recovery process after being diagnosed with a specified illness. Premiums start at \$0.83/week.

**Interested in applying? Questions?** Visit our website at [www.meijercreditunion.com](http://www.meijercreditunion.com) for detailed benefits summaries or call our Benefits Center toll free at (877) 901-2555.



## Meijer CU Works with Quicken & Microsoft Money

Do you currently use personal financial management software like Microsoft Money or Quicken? Did you know you can download your Meijer Credit Union account information into your software directly from **It's Me 247** home banking?



The Account Downloads feature in It's Me 247 lets you select a batch of account transactions and create a special file that can be read by popular personal financial management software or a spreadsheet application such as Microsoft Excel. You can choose to launch the application and begin importing immediately, or save the file and import it manually later on in your chosen software application. Choose an account from the drop-down list, select a range of dates and a file format, then click the **Download selected file format** button to proceed.

Have questions about your money management software? Check out the helpful links at the bottom of the page downloads page or call Meijer Credit Union at 800-962-6378.

**It's all about YOU!**

# Turbo Tax® - 10% Discount

Do Your Taxes Right and Get Your Biggest Refund Possible with TurboTax®. Special Discount Offer for Meijer Credit Union Members!

No matter where life may take you, TurboTax® makes it easy to do your taxes right and get your maximum tax refund guaranteed. Even better, as a valued Meijer Credit Union member you can get a special 10% discount on TurboTax® Federal Deluxe Online Edition. File today with TurboTax® and get your refund in as few as 8 days.



With TurboTax® it's easy to do your taxes right:

- Guides you step-by-step, just like a GPS, to your biggest refund guaranteed
- 100% accurate calculations
- Double checks your return so you get all of the deductions and credits you deserve

Don't miss out on this special discount on TurboTax® Federal Deluxe Online Edition. Start for FREE today by visiting the link at [www.meijercreditunion.com](http://www.meijercreditunion.com) – you don't pay unless you are satisfied with the results.

## Message From The President, CEO

### Auto Loans

We are currently offering a very low interest rate of 3.99% APR\* on new, used and refinanced vehicle loans. This rate is for any auto from 2003 - 2011. The term is a maximum of 48 months.

Listed below are some loan examples:

Amount	Rate	Term	Monthly Payment	Weekly Payment
\$5,000.00	3.99% APR*	48 months	\$112.88	\$26.05
\$10,000.00	3.99% APR*	48 months	\$225.76	\$52.10
\$15,000.00	3.99% APR*	48 months	\$338.64	\$78.15
\$20,000.00	3.99% APR*	48 months	\$451.53	\$104.20
\$25,000.00	3.99% APR*	48 months	\$564.41	\$130.25

\* APR Annual Percentage Rate

The Board of Directors and employees of Meijer Credit Union would like to thank all of our members for their membership and for another successful year.

Brad Swee, President/CEO

It's all about YOU!

# NEW! ATM/Branch Locator



Our new Branch Locator combines all of our branches, shared branches and ATM networks into one interactive mapping tool *inside the Meijer CU website!* Instead of checking each network's site for locations, you can now quickly find any of our locations, nationwide, all with one locator tool, without having to leave the Meijer CU website. Get all MCU locations in mile radius, as well as map directions from MapQuest, starting with just a zipcode or a fragment of an address. Our new locator will get the best match for you instantly; check it out today at [www.meijercu.com/locator](http://www.meijercu.com/locator).

## Meijer CU Annual Meeting - March 15, 2011

It's time for *YOU* the members to elect the 2011 Meijer CU Board of Directors. Your membership makes you an owner, and as an owner *YOU* pick the Board of Directors. Join us on Tuesday, March 15, 2011 at the main office on Gaynor in Grand Rapids at 5:30 pm. Come meet the nominees and cast your vote. Pizza and pop will be served.



### MAD MONEY DRAWING

**We are giving away a \$100 Meijer Gift Card! Deadline is January 31, 2011.**

Fill out this form and return it to any of our branches; fax to (616) 784-3442 or email [mcu@meijercreditunion.com](mailto: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  
Rob Fleener - Director

### Contact Us

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

### Credit Union Officers

Brad Swee - President, CEO  
Cathy Ellis - Chief Financial Officer  
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

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."

