



membership matters

January 2012 | www.meijercreditunion.com

New Year's Resolution: Get out of Credit Card Debt

Feeling a little tapped out after the holidays? If you're like most Americans, you spent more than you budgeted for and credit cards have bridged the gap. The average American household has over \$10,000 in credit card debt, and the average interest rate runs in the mid-to-high-teens at any given time. Interest rates on credit cards can make the difference between paying down your balance and merely scraping by.

Resolve to get out from under credit card debt in 2012. Transfer your credit card balances to the Meijer Credit Union VISA Platinum card and enjoy an incredibly low 2.99% APR* for the first six months. Not only will you save money in compounding interest, but you'll be able to make headway on paying down your balance. Consolidating all your credit cards to our VISA Platinum card program will make staying on top of your bills easier, and you'll know exactly where your balance stands.

In addition, our VISA Platinum card features ScoreCard Rewards Points. For every \$1 you spend on purchases, you will earn 1 ScoreCard point. ScoreCard points are redeemable for brand name merchandise and airline miles – with countless options to choose from. Our VISA Platinum card also features a very competitive 7.99% APR* after the preliminary balance transfer period.

Start saving money today! Call our Loan Department toll free at 1-800-962-6378 opt. 3 to apply today!

*APR = Annual Percentage Rate. Rates are valid as of January 1st, 2012 and are subject to change without notice. Special 2.99% APR for balance transfers is available to all members regardless of credit history. Beyond the promotional period, interest rates start as low as 7.99% APR and are subject to change without notice. Interest rates are determined by credit history.



 **meijer**
Credit Union

e-Signature makes Applications Faster than Ever

Meijer Credit Union will soon be offering an e-Signature solution for opening new accounts and processing loans. Our e-Signature solution allows members to verify their identity online by undergoing a knowledge-based authentication process, thus creating an "electronic signature." Using e-Signatures means that if you prefer not to come to a branch location you can sign anywhere, at anytime, as long as you have access to the Internet! You can now quickly and easily create a new membership or complete the entire loan process at your convenience online.

We have partnered with DocuSign, the leading electronic signature solution among Global 2000 and Fortune 500 companies. DocuSign has passed rigorous security audits and is the industry leader in fast, easy, and secure e-Signature transactions. Electronic signatures streamline operations and eliminate both the need for paper handling, and the time and cost associated with document transportation. If you cannot make it into one of our branch locations, you can be confident that Meijer Credit Union and DocuSign will facilitate your loan or new membership with the upmost care and security. Questions? To learn more call us at 1-800-962-6378 or 1-616-784-4822.

Annual Meeting

As a member of Meijer Credit Union, you are also an owner. Every member has a voice and every member gets a vote. The Board of Directors that governs our credit union is elected by our membership and is comprised of members, just like you. The Board of Directors meets monthly to assess the credit union's financials, decide on policies, and direct the credit union's future.

We are now accepting nominations for Directors. Directors Tom Riddle and Al Brinkman are up for re-election. If you would like to run, you will need to collect 25 signatures from Meijer Credit Union members, who are eligible to vote, supporting your nomination by Friday, February 3rd, 2012. The signature collection form is available on our home page at www.meijercreditunion.com under "News & Events."

As a Director, you are required to attend monthly board meetings in Grand Rapids, MI, in addition to serve on one or more committees and attend special meetings as called by the Chairman. Directors are expected to serve a three-year term.

A Special Holiday Offer – Member Discount Coupons

 <p>Home & Garden Show March 9-11, 2012</p> <p>\$200 OFF</p> <p>ANY REGULAR ADULT ADMISSION Present this coupon at the box office for \$200 OFF 1 regular Adult Admission. Not good with any other coupon. Coupon good any day. Expires Mar 11, 11am-5pm www.ultimatehomeandgarden.com MI</p>	 <p>ULTIMATE FISHING SHOW DETROIT January 12-14, 2012</p> <p>\$200 OFF</p> <p>ANY REGULAR ADULT ADMISSION Present this coupon at the box office for \$200 OFF 1 regular Adult Admission. Not good with any other coupon. Coupon good any day. Expires Jan 14, 11am-5pm www.ultimatefishingshow.com MI</p>	 <p>ULTIMATE BOAT SHOW February 15-19, 2012</p> <p>\$200 OFF</p> <p>ANY REGULAR ADULT ADMISSION Present this coupon at the box office for \$200 OFF 1 regular Adult Admission. Not good with any other coupon. Coupon good any day. Expires Feb 19, 11am-5pm www.gbrboatshow.com MI</p>	 <p>ULTIMATE AUTO SHOW January 20-21, 2012</p> <p>\$200 OFF</p> <p>ANY REGULAR ADULT ADMISSION Present this coupon at the box office for \$200 OFF 1 regular Adult Admission. Not good with any other coupon. Coupon good any day. Expires Jan 21, 11am-5pm www.gbrautoshow.com MI</p>	 <p>OUTDOORAMA February 23-26, 2012</p> <p>\$200 OFF</p> <p>ANY REGULAR ADULT ADMISSION Present this coupon at the box office for \$200 OFF 1 regular Adult Admission. Not good with any other coupon. Coupon good any day. Expires Feb 26, 11am-5pm www.outdoorama.com MI</p>	 <p>ULTIMATE SPORT SHOW GRAND RAPIDS March 15-18, 2012</p> <p>\$200 OFF</p> <p>ANY REGULAR ADULT ADMISSION Present this coupon at the box office for \$200 OFF 1 regular Adult Admission. Not good with any other coupon. Coupon good any day. Expires Mar 18, 11am-5pm www.ultimatesportshow.com MI</p>
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Text Banking

Members will appreciate the convenience of Mobile Text Banking. Once enrolled, you can request account balances via text message and receive the information directly to your phone. Text banking is fast, secure, and easy to use. Enrolled members can also receive eAlert notifications via text message that can be set up through It's Me 247. Text banking is a quick and easy way to stay on top of your account balances and up-to-date with your eAlerts. Simply login It's Me 247 and select the "Go Mobile" button to enroll. Text banking is a free service now through March 1, 2012; after which a minimal fee will be determined.



Message From The President/CEO

At Meijer Credit Union, we work hard to make sure we provide you with the best in member service. We know that with only two physical locations, it can be a challenge at times to be able to do your banking with us when it's convenient for you. That's why I'd like to take the time to share with you all of the services we offer that allow you to bank when and where it's convenient for you.

- Access to thousands of fee free ATMs across the country – visit our website to search for ATMs by location. Find ATMs close to home or wherever you happen to be.
- Access to hundreds of physical branch locations through shared branching – visit our website to search for share branch credit unions by location.
- CU*Talk audio response allows you to get balance information, transfer money between accounts, request a check, or obtain current rate information and business hours 24 hours a day via your phone.
- It's Me 247 online banking allows you to do everything you can with CU*Talk, plus see your account history, set up eAlerts to let you know when you drop below or exceed dollar limits you define, set up reoccurring automatic transfers to your other accounts or to another member's account, transfer funds to an outside financial institution account via account-to-account (A2A) transfers, enroll for eStatements and view and/or print 2 years worth of statements, set up Mobile banking and Text banking, and access CU*Easy Pay where you can set up ACH and check payments of your bills.
- Meijer Credit Union e-Signature allows you to safely and securely sign membership and loan documents when and where it's convenient for you. All you need is access to the internet whether it's through a computer, tablet, or smart phone. Look for this service coming early 2012.



To ensure the security of your personal information and your funds, some of these services must be set up by a member service representative. If you are interested in any of the features mentioned above, please do not hesitate to give us a call – we would love to help you take advantage of all we can offer you.

Cathy Ellis, President/CEO



It's all about YOU!

Upcoming Changes to your Online Banking



Mandatory security enhancements are on the horizon for online banking users. In order to help ensure the security of your personal information, Meijer Credit Union is implementing Personal Internet Branch (PIB) profiles for all members. A PIB profile is a separate webpage that allows you to set security controls that define exactly how your It's Me 247 online banking will behave for you. PIB allows you to tighten security and personalize your online banking experience. To put it another way, think of It's Me 247 as your own personal branch, then think of your PIB profile as the security company you've hired to watch over the branch for you.



Members will have a separate and unique username and password for both their PIB profile and their It's Me 247 page. Once set up, members will only need to sign in to their PIB profile if they wish to change their security options. Otherwise, members will use It's Me 247 online banking as usual.

Changes are coming soon so stay up-to-date with your It's Me 247 account and message center. If you have questions or concerns please call us at 1-800-962-6378 or 1-616-784-4822.

MAD MONEY DRAWING

We are giving away a \$100 Meijer Gift Card! Deadline is January 31, 2012.

Fill out this form completely 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
Mark DeVries - Director

Contact Us

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

Credit Union Officers

Cathy Ellis - President/CEO
Ashley Steenstra -
Business Development Officer

Supervisory Committee

Jennifer Thompson
Shannon Vanmalsen
Stephanie Novosad

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
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

*APR = Annual Percentage Rate. Rates and terms in the newsletter are valid as of 1-1-2012 and are subject to change without notice. All loan applications are subject to approval.

