

## Holiday Closings

Thursday, November 25th  
Saturday, December 24th  
Monday, December 26th  
Saturday, December 31st  
Monday, January 2nd



## A Rewarding New Take on Credit Cards

Meijer Credit Union is pleased to offer a VISA Platinum program that is truly rewarding.

Our VISA Platinum card features:

- Low non-variable interest rates- as low as 7.99% APR\*
- 2.99% APR\* on balance transfers for the first 6 months
- No annual fee, no balance transfer fee, no over limit fee
- Earn ScoreCard Rewards Points with every purchase
- In-house service - work directly with Meijer Credit Union
- Convenient bill pay options



Apply for our VISA Platinum card today and enjoy the low interest rate in time for all your holiday purchases.

### MAD MONEY DRAWING

We are giving away a \$100 Meijer Gift Card! Deadline is October 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  
Mark DeVries - Director

### Contact Us

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

### Credit Union Officers

Cathy Ellis - President/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

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 10-1-2011 and are subject to change without notice. All loan applications are subject to approval.



# membership matters

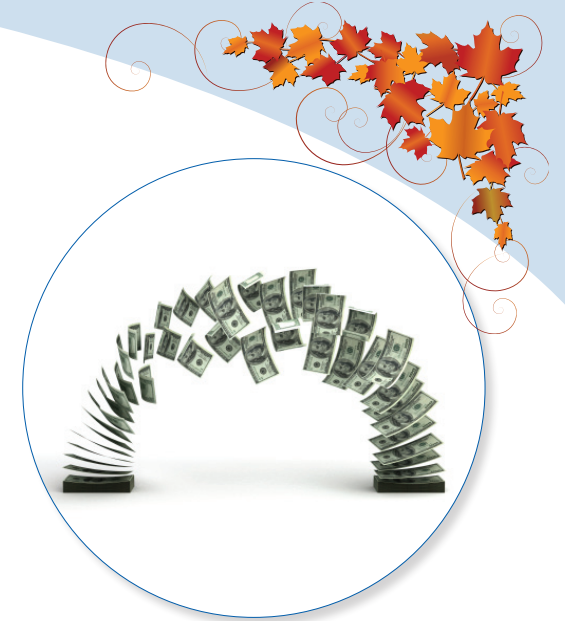
October 2011 | [www.meijercreditunion.com](http://www.meijercreditunion.com)

## A2A Transfers

How much time would you save if you could do all of your banking in one stop? Now you can! Starting this September, Meijer Credit Union is pleased to offer Account-to-Account transfers (A2A). A2A allows you to transfer money between your credit union accounts and your accounts with other financial institutions; eliminating the need to visit multiple locations. Simply set up your outside accounts for A2A transfers with Meijer Credit Union and you can start transferring funds interchangeably between accounts online, over the phone, and at our branch locations.

Much like a wire transfer, A2A transfers allow you to securely transfer funds interchangeably with outside accounts. Although not as immediate as a wire transfer, A2A is significantly less expensive! A2A transfers only cost \$3 to send funds to outside accounts and \$3 to receive funds into your Meijer Credit Union account. With this low-cost per transfer, A2A is often cheaper than driving across town to another bank or credit union.

To learn more about A2A transfers or to set up your accounts today, call our Member Service Department toll free at 1-800-962-6378.



## EasyPay Contest



Did you know that you can pay all of your bills without leaving the house, for free? Imagine no more writing checks, no more postage, and no more phone calls. With EasyPay online bill pay you can do just that! Pay all of your bills online with your Meijer Credit Union checking account through It's Me 24/7 online banking. This free service allows you to pay any bill online including credit cards, utilities – even your babysitter. EasyPay stores your billing information so you can literally set it and forget it. And the best part is that you can view and pay your bills any time, from anywhere.

If that's not enough incentive, enroll in Easy Pay online from October 1st to November 30th, 2011 for your chance to win a Sony Bravia 32" LCD HDTV. Once enrolled, members are automatically entered.



## Overdraft Privilege

Meijer Credit Union is now pleased to offer additional overdraft privilege to our Custom and Preferred checking account holders. You now have the option to extend your overdraft privilege to ATM and one-time debit transactions for your checking account. This service provides you with a safety net so you can avoid an embarrassing moment where your debit transaction is denied for insufficient funds while dining out or checking out at the grocery store. This new service only applies to ATM and one-time debit card transactions and does not affect the existing overdraft privilege on your checking account.

All Custom and Preferred checking account holders should have received an official ODP notice and Opt-In form in the mail both in June and July. If you did not receive this notice, or would like another copy, please call us toll free at 1-800-962-6378 and we will be happy to provide one. An Opt-in Form must be completed in order to extend the overdraft privilege on your checking account to cover ATM and one-time debit transactions.

## Cell Phones for Soldiers

Meijer Credit Union is a proud partner of the Cell Phones for Soldiers Program. Cell Phones for Soldiers is a charitable organization with the goal of helping every service member overseas call home for free. The program works by collecting old cell phones all across the country and converting them into international calling cards. All of the donated phones are sold to a partner company, with the average phone worth enough to provide a 60 minute calling card for a U.S. service member. Cell Phones for Soldiers has provided over 500,000 calling cards to service members since its inception in 2004.



Meijer Credit Union is an official collection site for Cell Phones for Soldiers. Collection boxes are available at both our Grand Rapids and Rockford offices. Please bring in the old cell phones that you no longer use to help support this great cause.



## Delivery Advantage - CheckProtect

Meijer Credit Union believes that protecting your personal information is important. Whether in the office, over the phone, online or through the mail, we strive to keep your information secure. We are now pleased to offer CheckProtect, a superior delivery service for your check orders. Whenever you order checks with Meijer Credit Union, you can be assured that your checks and account data are delivered in a timely manner, secure, and trackable. You can track the delivery status of your order at virtually any point in the delivery process. Also, your checks are delivered in a tamper-evident poly-wrap packaging that disguises the contents. CheckProtect delivery decreases the risks and costs associated with fraud and identity theft. Starting October 1st, all checks ordered through Meijer Credit Union or directly through Harland Clarke will be shipped with CheckProtect delivery.

It's all about YOU!

## Christmas Club - 10/14/2011

It's that time of the year again; On October 14, your Christmas Club saving account balances will roll over to your share savings account. At this time, the funds will be available for transfer or withdraw for your holiday shopping. If you would like us to send you a check, please contact us at 1-800-962-6378. If you called to request a check last year, prior to the roll over date, you will automatically be mailed a check this year.

Your Christmas Club savings account will remain open and any existing payroll deductions will automatically continue for next year.



## Double Your Club

Need a little extra cash for the holidays? Meijer Credit Union has the solution. The 'Double Your Club' loan allows you to borrow up to the balance of your Christmas Club savings on a low interest one year signature loan - effectively doubling your holiday shopping budget! Imagine having more shopping money and less stress this holiday season. Double Your Club is exclusive to Christmas Club members and features a special 6.99% APR\*. Call 1-800-962-6378 opt. 3 to speak with a loan officer or visit [www.meijercreditunion.com](http://www.meijercreditunion.com) to apply online.

## Message From The President/CEO

At Meijer Credit Union, our joy is in helping you to achieve financial strength and to help you reach your goals. If you are looking to increase your cash flow and/or accelerate your debt reduction, we can help. Take advantage of historically low interest rates on our loan products. Now just might be the right time to refinance your mortgage or auto loan. Do you have a high-interest credit card? Our VISA credit card has a low 7.99% - 14.99% non-variable annual percentage rate (APR\*) based on your credit worthiness. Take advantage of our 2.99% introductory APR\* for six months on balance transfers. Give Keith, Sue, or Patti a call and they will be happy to discuss your specific situation with you. Do you know someone who is eligible for membership at MCU and is in need of a loan or looking to refinance? Refer them to us and if they get a loan, we'll deposit \$25 into your savings account. Just make sure they mention your name at the time their loan application is taken. Referral incentive offer is valid through December 31st, 2011.

Don't forget, on October 14th your Christmas club funds will roll over to your savings account where you can transfer or withdraw your funds for holiday shopping. Now is also a great time to open a Back to School club account to start saving for next year's school expenses.

Cathy Ellis, President/CEO



It's all about YOU!