

# membership matters

It's all about YOU!

April 2010 | [www.meijercreditunion.com](http://www.meijercreditunion.com)

## Better Than A Traveler's Check—The Traveler's Debit Card



We've all either heard it or said it: "That's the greatest invention since sliced bread!"

We'd be exaggerating if we told you our Traveler's Debit Card was the greatest invention since...well, you get the idea. But in our world—the financial community—we think the prepaid travel card is one slick idea, maybe even the greatest financial invention since the ATM!

- **RELOADABLE.** Our card is pre-funded. You can only spend the amount on the card. We even give you an online management tool so you can track your spending and load more funds.
- **SAFE.** You can't spend more than what's loaded on the card, so you'll never overdraw. It's not linked to any of your accounts, so if it's lost or stolen, you won't have any risk of fraud.
- **ATM Access.** Our card can be used worldwide at any VISA location as a point-of-service transaction OR as a means to get cash from the ATM.

- **TRANSFERABLE.** You can give access for use to spouse and children.

So, the next time you make a piece of toast or visit the ATM, think of us. We've got the greatest traveler's invention around, The TravelMoney Card. Safer than cash; more versatile than Traveler's checks. Travel with peace of mind.

Visit our website at [www.meijercreditunion.com](http://www.meijercreditunion.com) and try one on your next trip!

## Skip-A-Pay...No More

Meijer Credit Union will no longer be offering the Skip-A-Pay program in an effort to help members pay off their loans in a timely manner. We know members used the program for extra money for vacations and/or Christmas, so why not try one of our other savings options? Our vacation or Christmas Club accounts are a great way to help you to start saving in advance! Ask one of our member service representatives how you can get one started today.

# Budget Smart—Free Budget Software

BudgetSmart is an exciting software program available on our website. This easy-to-use software tool uses simple graphics, "pop-up" boxes and bar charts to help you manage your money more effectively. You can use the program to:

- Establish a budget
- Track spending
- Experiment with "what if" scenarios to determine how a major purchase or change in income would impact your budget
- View tips for improving areas of overspending and/or inadequate saving

"This software is so easy to use; my 14 year-old son put together his own personal budget." To get your copy of BudgetSmart, go to the Meijer CU web site [www.meijercreditunion.com](http://www.meijercreditunion.com) and download it to your computer. **The download is FREE.** and If you've been looking for a quick and easy way to get started on your budget—then BudgetSmart is for you!

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## Debit Card Holders—FREE Fraud Monitoring Benefit



All debit card holders now have the added benefit of free fraud monitoring on MCU debit cards. Soon, a representative from 1st Data, the fraud monitoring company, will call from an (800) number, identify himself as calling on behalf of MCU, and ask to speak to the cardholder by name. The representative will ask you to verify recent activity on the card to ensure the transactions were executed by the cardholder. This short step, which should not take up much of your time, is a way to guarantee cardholder security; especially in the event your card should become lost or stolen.

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## Save On Sprint Wireless Service & Phones, Plus Get A FREE Car Charger\*!

Meijer Credit Union members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a FREE car charger\* with the purchase and activation of a new phone with Sprint.

Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you save:

- **10% off most regularly priced Sprint service plans**
- **Waived activation fee on new activations/waived upgrade fees**

Start saving today! Free car charger available with web and phone purchases only. To learn more about this discount plan and to get your free car charger, visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com) or call 877.SAVE.4.CU.

\*Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call 877.SAVE.4.CU for details and restrictions.

# Our Newest Branch Fits In the Palm Of Your Hand!

Starting April 5, 2010, you can do your banking from your cell phone. It's Me 247 Mobile Web Banking offers many of the great aspects of It's Me 247 Home Banking but with special views for web browsers on mobile devices, even the iPhone and Android.

You can:

- Use secure log-in with user name, password and security questions
- Have access to all accounts
- Read your messages
- View balances
- View recent transactions
- Make transfers and loan payments

## ALL HOME BANKING USERS: PLEASE READ

All users will be prompted to accept the new User Agreement that encompasses using online banking through mobile devices. You must accept the agreement in the standard It's Me 247 online banking before being able to use It's Me 247 Mobile Web Banking.

## Message From The President, CEO

We are excited to offer our membership two new loan products this year:

1. Within the next month, we will be offering mortgage loans with Fannie Mae. Servicing will be retained in-house at Meijer Credit Union, allowing members to keep our familiar service and support, plus interest rates will be very competitive and based on secondary market guidelines.
2. Many of our members have requested a Meijer Credit Union credit card due to very high interest rates and fees associated with other credit card programs. We agree, and are currently developing our own program which will be available to the membership by October 1, 2010.

Please continue to share with us the products and services you find valuable; we'll consider them as we research new options. **Thank you for your membership.**

Brad Swee

President/CEO



## Community Events

Meijer Credit Union celebrates Youth Week April 5th–9th

Great Strides for Cystic Fibrosis–taking donations now at any Meijer branch. Walk will be May 15th in Grand Rapids. Check [www.meijercreditunion.com](http://www.meijercreditunion.com) for more information.

## Holiday Closings

Saturday, May 29th and Monday, May 31st–Memorial Day  
Saturday, July 3rd–Independence Day



### MAD MONEY DRAWING- We are giving away \$100 cash! Deadline is April 30, 2010

Fill out this form and return to either of our branches, fax to (616) 784-3442 or email [mcu@meijercreditunion.com](mailto:mcu@meijercreditunion.com).

*Would you buy fraud protection for \$3 to \$4 a month from MCU? Please check one.* ☐ Yes ☐ NO

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Account Number \_\_\_\_\_



## The Savings Keep Growing For Meijer Credit Union—Members With Invest In America

Meijer Credit Union is proud to be a participant of Invest in America. Invest in America is a membership enhancement program that offers our members discounts on products and services provided by U.S. based companies, including General Motors, Chrysler Group LLC, Sprint and more. This partnership not only gives our members' valuable discounts, but it also increases sales for our participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win/win for everyone.

To learn more about Invest in America and any of the discounts, speak to a member representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

### 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  
Melissa Strevel  
Steve Kochin  
Shannon Vanmalsen

### 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 p.m.  
Thursday & Friday  
8:30 am–5:30 p.m.  
NEW HOURS–Saturday  
9:00 am–1:00 p.m.

#### 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 p.m.  
Saturday  
9:00 am–1:00 p.m.

Note: Rates and terms in this newsletter—although current as possible—are subject to change without notice. All loan applications are subject to approval.

