



# membership matters

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

## ScoreMore with a VISA card from Meijer Credit Union!

Meijer Credit Union is pleased to offer a non-variable rate VISA Platinum card that is truly rewarding! VISA cardholders earn ScoreCard Rewards Points every time they use their card. ScoreCard Rewards Points are redeemable for great brand-name merchandise and airline miles. Now with the addition of ScoreMore, cardholders will earn up to 4x the points at select retailers. With over 8,000 participating retailers nationwide it is easy to earn points fast!

The Meijer Credit Union VISA Platinum card features a **7.99%** non-variable APR\*. Get out from under your high interest cards by transferring your balances for FREE and enjoy our 2.99% APR\* balance transfer rate for the first six months!

VISA applications are available online at [www.MeijerCreditUnion.com](http://www.MeijerCreditUnion.com) and at both of our branch locations. Questions? Call 1-800-962-6378 opt. 3 to speak with a loan officer.

\*APR = Annual Percentage Rate; rates are based on credit history.  
This rate/feature is current as of 7/1/2011 and is subject to change without notice.



## E-Statement Contest



Enroll in E-Statements from July 1st to August 31st, 2011 for your chance to win an Apple iPod Touch. E-statements are electronic statements sent directly to your secure online banking site. You will receive your statements faster and more securely than with paper statements in the mail. Enrolling in E-Statements also reduces waste and saves trees! You can enroll in E-Statements at either of our branch locations or online through It's Me 24/7 online banking. Once logged in to online banking, select "preferences" and complete the enrollment for E-Statements.

Contest is limited to members 18 years or older and legal residents of the United States at time of entry. No purchase is necessary to enter this contest.

 **meijer**  
Credit Union



# Regulation "D" Fee

Your savings account is limited to a specific number of transactions under the Federal Regulation "D". Regulation "D" requires financial institutions to keep track of monthly transactions on savings and money market accounts (also known as non-transaction accounts). Regulation "D" limits these types of transactions to six (6) per month.

There are a number of ways MCU members can conduct their banking and remain within the limitations of Regulation "D". Two suggestions are:

- If you have your MCU savings or money market account set up as the source of your overdraft protection for checking, consider keeping more money in your MCU checking account, which will necessitate fewer overdrafts.
- If you make frequent transfers from savings or money market to checking, consider making fewer transfers using larger dollar amounts.

Starting July 1st, 2011 you will be charged \$1 for every transaction in your savings or money market account that you exceed Regulation "D" limits. Starting October 1st, 2011 this fee will increase to \$3 for every transaction that exceeds these limits.

Your membership is important to us. If you have any questions or concerns, please feel free to contact a Member Service Representative at 1-800-962-6378 and they will be happy to help you.

## CheckRight

Meijer Credit Union is pleased to introduce its latest financial education tool called CheckRight. CheckRight is a web-based checking account management education module designed to teach you how to manage a checking account. CheckRight is ideal for those looking to open a checking account for the first time or those who have difficulty maintaining sufficient funds in their account.

Among other things, CheckRight will help you learn how to:

- open an account
- write checks
- make deposits
- maintain a check register
- reconcile an account
- create a spending plan

CheckRight is a self-study program that allows you to learn at your own pace. Once you have read through the chapters, you will be directed to a quiz that will test your knowledge on checking accounts. You will be able to view the results and you have the option to send the results to the credit union via e-mail.

CheckRight was developed by Meijer Credit Union's partner in financial wellness, **Accel** Members Financial Counseling. If you have a question about your own personal finances, call an **Accel** counselor 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. at 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org).



## Route 66 Extended Warranty



Are you prepared for a mechanical breakdown with your vehicle? Do you have the necessary cash to pay for the rising cost of repairs? If you answered no to either of these questions then a Route 66 Extended Warranty is an intelligent investment to ensure that you are covered if a mechanical breakdown does occur.

A Route 66 Extended Warranty not only protects your investment from expensive mechanical breakdowns, but it also comes with a \$0 deductible, 24/7/365 Roadside Service, rental car benefits, 30-day money back guarantees, nationwide coverage, and is fully transferable. The Route 66 Extended Warranty is the most comprehensive coverage for all makes and models of automobiles!



With the Route 66 Extended Warranty's Open Enrollment you don't have to purchase your warranty at the time of purchase, but at any time during the life of the vehicle. Regardless if your vehicle is still under a manufacturer's warranty, Route 66 Extended Warranty has a plan that will fit your vehicle. All vehicles regardless of year and mileage qualify. Call 1-800-962-6378 opt. 3 with your VIN# and mileage to request a quote for your vehicle.

It pays to shop around: a current MCU member just financed a 2007 Jeep Grand Cherokee with less than 25,000 miles. The dealership warranty covered 5 years/ 60,000 miles and cost \$2,975. Meijer Credit Union was able to offer a Route 66 Extended Warranty covering 5 years/ 100,000 miles for only \$1,643. That's a better warranty with a savings of \$1,332!

## Message From The President/CEO

Are you looking for a way to pay for college expenses either for yourself or a son or daughter? Sallie Mae is the largest private student loan program in the country. Should you choose to apply for and close a loan with Sallie Mae through the link on our website, we will rebate .50% of your loan amount back to your MCU savings account. Click on the link under News & Events on our website's homepage for more details. Are you wondering how to fit saving for college expenses in your budget? Ask us to open a Back to School savings account for you, and let Accel Members Financial Counseling help you with that budget. Click on [Accel Financial Services](#) under Quick Links.



Do you have a need for a business loan? I am happy to report that we are now offering Member Business and SBA 504 loans. We are also in the process of being approved to offer SBA 7(a) loans. Contact our Loan Department for more information.

Do you have some other financial need? Contact any one of our member service representatives who will gladly discuss how we can help you reach your goal. Have a safe and wonderful summer.

Cathy Ellis, President/CEO



# Notice of Change



This notice is to describe a change to our current funds availability policy. Effective July 21, 2011, when circumstances call for a deposit to be put on hold in your account, your next day availability on that deposit will be \$200, while the remainder of the deposit will be available on a later date. This change in policy is an increase from the current amount of \$100 available on the first business day after the day of the deposit. If you have any questions about this change in policy please contact our member service department at 1-800-962-6378.

## July Loan Specials

During the month of July, Meijer Credit Union is offering incredible rates on autos, boats, and motorcycles! Finance a new or used auto (2003 - 2011) for as low as 2.99% APR\* up to 36 months or just 3.49% APR\* for 60 months. With rates this low, now is a great time to refinance an existing auto loan or consider your next purchase.

July is also a great time to finance a boat or motorcycle. Rates start as low as 6.49% APR\* for used boats (2000 - 2004) up to 84 months. Motorcycle rates start as low as 5.75% APR\* for new bikes (2008 - 2011) and 6.49% APR\* for used bikes (2001 - 2007) up to 60 months.

Call 1-800-962-6378 opt. 3 to speak with a loan officer today!

\*APR=Annual Percentage Rate. Rates are valid until 7/31/2011 and are subject to change without notice. Your rate will be determined by your credit history, model year of vehicle, the loan program and term selected.

### MAD MONEY DRAWING

We are giving away a \$100 Meijer Gift Card! Deadline is July 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

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.\*

