

MEMBER MATTERS

A publication of Credit Union Advantage

WHAT'S YOUR FORTUNE?

Your fortune is clear at Credit Union Advantage.

Take out a new or used vehicle loan or open a certificate of deposit and have the good fortune of a great rate!

Come to your credit union and take advantage of this offer.

Choose a fortune cookie and receive up to a 1% discount on your vehicle loan and/or up to a 1% bonus on your certificate.* And of course...enjoy the delicious cookie!



**Up To 1%
Loan Rate Discount***

**Up To 1%
Certificate Rate Bonus***

To Apply For Your Vehicle Loan...

- Visit our web site and apply online at www.cuadvantage.coop
- Call the 24/7 Lending Application Line at 866-691-6226
- Stop by the credit union

To Open Your Certificate...

- Call a member service representative at 248-849-3110
- Stop by the credit union

**Credit Union Advantage... Where
Good Fortunes Happen Every Day!**

* Member must qualify for new or used vehicle loan. Minimum deposit for certificate varies based on type and term. Ask for details. Offer ends March 31.



TAKE OUT
A Vehicle Loan or
Certificate and
Receive...

MESSAGE FROM THE CEO – JANICE ZUCHOWICZ

As another year draws to a close, I find myself pausing to reflect on the accomplishments of 2004. Once again, Credit Union Advantage has had a financially successful year. I attribute our strong performance to our loyal Membership, our dedicated Board of Directors and the hard working Associates of Credit Union Advantage.

We are preparing for the busy new year and reflect on our mission statement. A member owned financial institution dedicated to meeting the changing needs of its members. The philosophy and image of Credit Union Advantage is to provide quality service to our members. Quality service encompasses:

- Personalization
- Accessibility
- Accuracy
- Confidentiality
- Convenience
- Efficiency
- Security

All of us at Credit Union Advantage send you and your family our warmest wishes for a happy and prosperous new year.

HAPPY HOLIDAYS!

Check 21 Facts

Check 21 became effective October 28, 2004. It authorizes financial institutions to create an electronic image of your paper check as a legal substitute, in turn accelerating the check processing time and eliminating the so-called "float" time. Instead of taking three or more days to clear, a check may now be processed by the next business day. Be sure to have sufficient money in your account when you write a check.

Information you'll need to know about the implementation of Check 21:

Members who request or receive an original check or who receive image statements can expect to begin receiving substitute checks. The substitute check will contain an image of the original check and will bear the legend: "This is a legal copy of your check. You can use it in the same way you would use the original check." Members who believe a substitute check was not properly processed may be entitled to a credit for the amount of the check pending an investigation.

For additional information on Check 21, call or stop by the credit union today.

NOTICE OF ANNUAL MEETING & ELECTION OF DIRECTOR

Credit Union Advantage's Annual Membership Meeting will be held on Monday, March 28, 2005 in the Providence Medical Building. The following individuals were nominated for the three expiring terms on the Board of Directors:

- Darlene Ephraim
- Carolyn Shalhoub
- Janice Zuchowicz

You may nominate members for the Board of Directors on nomination forms, which must be obtained from the credit union. To nominate an individual member for the Board of Directors, obtain ten signatures of primary members. Nomination forms must be filed with the CEO at the credit union no later than February 28, 2005.

Monday, March 28, 2005

4:00 p.m.

Providence Medical Building

Room 8C

Deposit Your Tax Refund Checks Electronically

If you are filing your tax return electronically, it can be much faster to have your refund deposited electronically also. Be sure to provide your tax provider with the following information:

The credit union's routing and transit number: 272485039
Your account number with two zeros added to the end of it.

This will ensure that your deposits are made in a timely manner. Do not give your tax advisor a voided check as reference for your account number. This could delay the processing of your tax refund.

E-Mail Statements *Convenient & Secure*

No more waiting for your paper statement in the mail. Sign up for E-Mail Statements and receive your statement through home banking by the 3rd day of each month. Receive your E-Mail Statement as long as your request is made at least seven business days prior to a statement closing date.

For additional information and to sign up for E-Mail Statements, call 248-849-3110 or stop by the credit union office today.



All of us at Credit Union Advantage join in wishing you and your family a happy and prosperous New Year! We would like to extend our appreciation to you for your continued support and participation in credit union services, and we look forward to meeting your financial needs through 2005 and for many years to come.

Penny Savers Club

Christmas Bear & Wagon Filled With Toys.

Winner:
Jacob Acheson



Holiday Closings

Martin Luther King, Jr. Day
Monday, January 17, 2005

Good Friday
March 25, 2005
(Closing at 12 noon)

Annual Meeting
Monday, March 28, 2005
(Closing at 2:30 p.m.)

Box Scores

Assets: \$19.5 Million
Members: 3,885



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Southfield, MI 48075
248-849-3110
Fax: 248-849-5391

Web Site: www.cuadvantage.coop

