

# MEMBER MATTERS

*A publication of Credit Union Advantage*

## It's A Jungle Out There

### Between Rebates & Rates

#### Get A Loan With CU Advantage & Win!\*

**Take The Rebate & Run To CU Advantage!** If you've been thinking of buying a new or used vehicle, now's the time to finance it at Credit Union Advantage. Take the manufacturer's rebate and apply it to your CU Advantage loan, because we've got great rates, no payments for 90 days, plus a reward. Finance your auto at CU Advantage and automatically be entered into a drawing to win:

- Family Membership for the Detroit Zoo
- 4 tickets to a Detroit Tigers Game
- Gift Certificate for Rain Forest Cafe

Even if you have an auto loan at another financial institution, refinance it at CU Advantage and save!

#### Apply Today!

Don't miss this opportunity to receive a great rate, no payments for 90 days and win a prize! It's easy to apply.

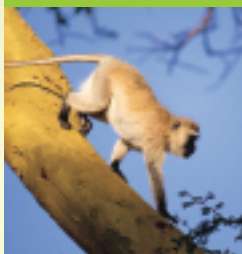
- Apply online at [www.cuadvantage.coop](http://www.cuadvantage.coop)
- Call the 24/7 Lending Application Line at 866-691-6226
- Stop by the credit union



No Payments For 90 Days\*  
As Low As

**4.99%** Fixed APR\*

ALL Models Up To 60 Months



\*Certain restrictions apply; contact the credit union for details. No purchase necessary. Must be 18 or over to win. Winner need not be present. Void where prohibited. Loan cannot be used to refinance existing loans at Credit Union Advantage. APR = Annual Percentage Rate. Rates subject to change. Interest on this loan begins to accrue from the date the loan is disbursed. Promotion ends June 30, 2005.

## FREE Credit Report

Beginning December 2004, consumers in certain states were able to request a free credit report according to the Fair and Accurate Credit Transaction Act. Michigan residents are eligible to receive a free copy of their credit report once every 12 months. All U.S. residents will be eligible for this program by September 1, 2005.

We feel it is important for you to receive your FREE annual credit report to check it for errors and improve your overall credit rating.

### Where can you get a FREE credit report?

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Call 1-877-322-8228
- Mail your request to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

## E-Mail Statements

*Secure & Available*

*Why wait...* when you can receive your statement online?

- Receive your statement by e-mail instead of through the mail
- Safe/secure monthly E-Statement available by the 3rd day of the month
- Store your E-Statement confidentially on your computer

*What are you waiting for?* Call 248-849-3110 or stop by the office today and sign up!

## ANNUAL MEETING ELECTION RESULTS

Credit Union Advantage held its annual meeting on Monday, March 28, 2005. Congratulations to Darlene Ephraim, Carolyn Shalhoub, and Janice Zuchowicz, who were each elected to the Board of Directors.

## Want It ... Save It ... Get It!

Visit CU Advantage the week of April 18-22 and help us celebrate National Credit Union Youth Week. We are committed to starting youth on the path of setting financial goals and saving to reach them. Stop by our lobby for:

- Giveaways for kids & teens
- Balloons

And remember, credit union membership is open to all your family members.



### Protect Yourself Against E-Mail Fraud

**Internet "phishing" scams are one of the fastest growing frauds today.** Phishing usually takes the form of a fraudulent e-mail message that uses legitimate materials, such as a credit union or other organization's web site graphics and logos, to entice the e-mail recipient into providing financial details, such as account numbers, credit card information and more. Below are some tips to help you fight against phishing:

- Never respond to an unsolicited e-mail that asks for personal information.
- Report anything suspicious to the proper authorities and alert the company identified in the suspected e-mail.

- Contact the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov) and file a complaint with the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov).
- Resist the urge to immediately respond to a suspicious e-mail.
- Read the text of the e-mail carefully and ask yourself why the information requested would really be needed.
- Telephone the organization identified, using a legitimate number you know.

You should never provide personal information in response to an unsolicited telephone call, fax, e-mail or Internet advertisement. If you believe you have provided information to a phishing scam, contact the organizations for which you provided the information and the three major credit bureaus to place a fraud alert on your account/information.

**Equifax: 1-800-525-6285**

**Experian: 1-888-397-3742**

**TransUnion: 1-800-680-7289**

### Attention Members: Share Verification

The auditing firm of Cindrich Mahalak & Co., P.C. is performing a verification of all share accounts. If you receive a letter from them, please respond as required. For additional information or questions, contact the credit union.

### FREE Seminar:

#### *Elder Care*

Presented By: Don Rosenberg

April 20, 2005

12 Noon - 1:00 p.m.

Location: PMB 8G, Providence Hospital

*Please join us for a lunch & learn.*

## Attention: Penny Savers Club Members Savings Promotion

If you have cash to stash, now is the time to make a deposit into your Penny Savers Club account. From now until June 10, 2005 every time you make a deposit for \$5 or more, you'll receive an entry into a drawing to win a Summer Fun Camp Kit filled with all kinds of cool camping gear.

**Penny Savers Club**



**Win A Summer Fun Camp Kit!**

Make a deposit today! Drawing will take place on June 13, 2005 and the winner will be notified by phone.

### Penny Savers Club Coloring Contest Winners

Congratulations to Shawn Acheson, Andre Grant and Jennifer Carter our Winter Coloring Contest winners. Each member won a \$25 Toys R Us Gift Card.

## HOLIDAY CLOSINGS

### Memorial Day

Monday, May 30, 2005

### Independence Day

Monday, July 4, 2005

### Labor Day

Monday, September 5, 2005

### Box Scores

Assets: 18.7 Million

Members: 3893



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