

MEMBER MATTERS

A publication of Credit Union Advantage



*Putt For Loan Discounts!
Up To 1%*

*Putt For Certificate & IRA Bonuses!
Up To 1%*

*Request Services & Win!**

Plus, Enter The Monthly Drawings & End-of-Summer Drawing To Win Fabulous Prizes!

There Is Something For Everyone At Credit Union Advantage

There has never been a better time to be a member at Credit Union Advantage. We offer a variety of free and low-cost financial services. Plus, during our Annual Summer Services promotion, running through August 31, 2004, you can enjoy even more savings at your credit union.

Receive up to a 1% discount off your auto, boat, motorcycle or recreational vehicle loan when you putt for a loan discount. In addition, when your loan is closed, you'll receive an entry into our monthly and end-of-summer drawings.

Receive up to a 1% bonus when you open a new certificate or IRA. Plus, receive an entry into our monthly and end-of-summer drawings.

Enter the monthly drawings and end-of-summer Grand Prize

Drawing to win fabulous prizes! All you need to do is take advantage of all the great products and services your credit union has to offer such as:

- Direct Deposit
- Payroll Deduction
- Certificates of Deposit
- IRAs
- Money Market Account
- Checking
- Debit MasterCard
- Club Account
- Penny Savers Club – Members Age 12 & Under
- Teen Advantage Club – Members Age 13-17
- Home Banking
- PAT – Personal Audio Teller
- VISA Credit Card
- Secured Loans – Autos, Recreation Vehicles, Motor Homes, Motorcycles, Boats and Trailers

- Home Mortgages
- Construction Loans
- Equity Loans
- And More

You can receive additional entries into the drawings throughout the summer, just for signing up for new services, opening a new account or receiving a loan from your credit union.

Sign up for services and win big at your credit union with savings and great prizes.

- Visit our web site at: www.cuadvantage.coop
- Call or stop by the credit union.

*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. Certificate & IRA bonuses on new money only.

Refinance Your Auto Loan At CU Advantage & Save!

If you recently purchased a vehicle and financed it somewhere else, now is the time to refinance it at CU Advantage and save. From now until August 31, 2004, you can refinance your vehicle at 1% less than you're currently paying. Save money and receive a lower monthly payment with financing from CU Advantage. Also, if you are just beginning to shop, apply for a pre-approved loan and take advantage of our low rates. Rates start as low as 4.99% and are based on credit rating, model year and term. Terms go up to 84 months and are based on the model year.



Don't miss this opportunity to save with a loan from your credit union. To apply:

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





Using Your CU Advantage Debit MasterCard

Say "Credit"

As a member of CU Advantage, you can enjoy the convenience of our Debit MasterCard. It's all the convenience of an ATM card, plus all the buying power of MasterCard. You can use your Debit MasterCard instead of a check to pay for purchases with your available checking account funds. When you need cash, your Debit MasterCard doubles as an ATM card.

Using Your Debit MasterCard At The Register

Using your checking account is easier than ever before when you have a Debit MasterCard. Use your card instead of writing a check at any business that accepts Debit MasterCard. Even though your Debit MasterCard is not a credit card, you will actually tell the cashier you want to use your Debit MasterCard or press the "credit" button at the point of purchase terminal.

The merchant will treat it like a credit card, but there is no credit involved, no monthly bill or finance charges. The transaction will be deducted from your checking account by the MasterCard system, taking the place of a check. It works like an electronic check.

The only time you would not sign or press "credit" is if you wanted cash back from your account at the time of your purchase. You would then tell the cashier that you would like cash back, and you would enter your Personal Identification Number (PIN) instead of signing. Transactions will be listed on your monthly CU Advantage statement.

Enjoy the convenience of accessing your CU Advantage account when and where you want to. To apply for your Debit MasterCard, call or stop by the credit union. If you are eligible for Advantage Pay, you are pre-approved for a Debit MasterCard.

Credit Union Advantage Is A Great Rate Award Winner



- ◆ Regular Savings
- ◆ Interest Checking
- ◆ Money Market
- ◆ 3 Month CD
- ◆ 6 Month CD
- ◆ 1 Year CD
- ◆ 2 Year CD
- ◆ 3 Year CD
- ◆ 4 Year CD
- ◆ 5 Year CD

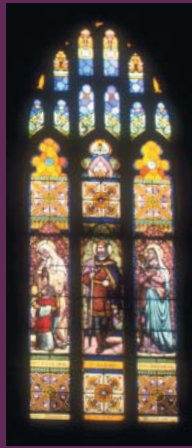
For current rates, visit our web site at www.cuadvantage.coop or call 248-849-3110.

Community Support

Infant Mortality Project



Credit Union Advantage will be sponsoring the Infant Mortality Project Golf Benefit on August 6, 2004. The outing will be held at River Bank Golf Course in South Lyon.



The Infant Mortality Project is a collaborative project initiated in 1986 by seven congregations of religious women who sponsor health care facilities in Southeastern Michigan. Their concern over the high infant mortality rate led them to focus on the problem of infant mortality.

If you are interested in donating to the project, donations will be accepted at the credit union. Make checks payable to: Infant Mortality Project.

HOLIDAY CLOSINGS

Independence Day (Observed)
Monday, July 5, 2004

Labor Day
Monday, September 6, 2004

Box Scores

Assets: \$19.3 Million
Members: 3,975



It's A Jungle Out There Promotion Winners

- Janice Geiger won a family membership to the Detroit Zoo
- John Kendzicky won four tickets to a Detroit Tigers Game
- Laura Gironza won a gift certificate to the Rain Forest Café

Congratulations to our winners!



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