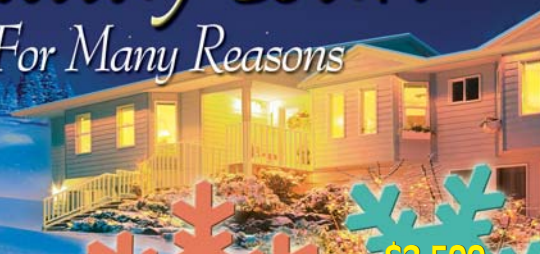


# MEMBER MATTERS

*A publication of Credit Union Advantage*



## Holiday Loan For Many Reasons



**7.5% APR\***

Make this holiday season brighter with a CU Advantage Holiday Loan. This low-rate loan can be used for your holiday shopping, a great vacation, to pay off higher-rate credit cards and loans at other financial institutions, college expenses, and more.

Choose the amount you need — \$1,000, \$2,500 or \$5,000. It's easy to apply:

- Apply through our web site at [www.cuadvantage.coop](http://www.cuadvantage.coop)
- Call or stop by the credit union office

**\$1,000**  
12 Months  
@ \$88.46\*

**\$2,500**  
24 Months  
@ \$116.70\*

**\$5,000**  
36 Months  
@ \$164.06\*

**Apply soon because this offer ends January 15, 2006!**

\*APR = Annual Percentage Rate. Loan cannot be used to pay on existing loans at CU Advantage. Payments are estimates.



## Holiday Skip-A-Payment

The holiday season is fast approaching and we have a great offer to help you have extra cash for your holiday shopping. Our annual Skip-A-Payment program is available to members who have a credit union loan and/or VISA.

If your existing loan payments are up-to-date and if you have a good payment record, you may be eligible to skip a payment on your credit union loans. Qualified members may skip one payment on each loan (excluding leases and standard mortgages) per year.

It's easy to request your Skip-A-Payment:

- Visit our web site at [www.cuadvantage.coop](http://www.cuadvantage.coop)
- Call the Loan Department at 248-849-3110
- Stop by the credit union office

The finance charge continues to accrue on your outstanding loan balances. A fee of \$25.00 will be charged for each loan payment skipped.

*Keep extra cash in your pocket for the holidays. Request your Skip-A-Payment today!*

## INTERNATIONAL CREDIT UNION DAY CELEBRATES



Join millions of credit union members worldwide in celebrating International Credit Union Day on Thursday, October 20th.

Credit Unions have kept their purpose constant for more than 150 years. The focus of the credit union industry is on service to members. Members make credit unions successful by participating in credit union savings programs, choosing their credit union to meet their financing needs, and by enjoying the wide range of convenient services available.

Today, more than 123 million people belong to 40,421 credit unions around the world.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference.

## Proudly Serving Youth

At CU Advantage we take pride in providing our young members with special services and programs. The Penny Savers Club is offered to members age 12 and under and the Teen Advantage Club is designed for members age 13 to 17.



Both programs offer our young members a wide range of special services and programs including savings promotions, educational materials, and newsletters filled with valuable information for kids and teens.

If you have children or grandchildren within these age groups, we encourage you to open an account for them at Credit Union Advantage. They'll enjoy credit union membership for many years to come!



# Christmas Club Distributions

If you have a Christmas Club Account, the balance in your account will be transferred into your designated account on October 25, 2005...just in time to begin your holiday shopping.

## Open Your Christmas Club For 2006

It's not too early to start planning for next year's holiday season. Open your 2006 Christmas Club Account now and have the cash you need. It's easy to make deposits through direct deposit, payroll deduction, automatic transfers, by mail, or in person. You can also make transfers through Audio Teller or online through Home Banking at [www.cuadvantage.coop](http://www.cuadvantage.coop).

## Holiday Closings



### Columbus Day

Monday, October 10 – Closed

### Thanksgiving Day

Thursday, November 24 – Closed

### Day After Thanksgiving

Friday, November 25 – Closed

### Christmas

Friday, December 23 – 8:00 A.M. – 12:00 Noon

Monday, December 26 – Closed

### New Year's

Friday, December 30 – 8:00 A.M. – 12:00 Noon

Monday, January 2 – Closed

### Martin Luther King, Jr. Day

Monday, January 16, 2006 – Closed

## Credit Union Advantage Privacy Policy

Recent changes to the Fair Credit Reporting Act allow greater sharing of information between affiliated companies. The changes also allow individuals to restrict use of some information gathered from outside sources and have prompted the Credit Union to formalize a privacy code outlining the practices we will employ to protect confidential information about our members.

CU Advantage is committed to providing the highest level of member service. Our reputation is based on the trust placed in us by our members and on our integrity as their financial institution, and we guard that reputation.

We maintain partnership relationships with companies whose products are designed to help us provide services to meet the financial needs of our members. At times we will provide information to these partners in order to facilitate communication of useful information regarding products or services they provide. Communications that members receive from these partners originate with them and they are provided only the information necessary to help them provide access to their products by our members.

We also comply with all laws, State and Federal, relating to the treatment of customer information.

It is our policy to enforce strict standards to prevent any abuse of confidential information by limiting employee access to information and by educating our employees regarding member confidentiality.

Each CU Advantage member has the opportunity to restrict our use of third-party information to the extent required by the Fair Credit Reporting Act or to opt out of receiving unsolicited information about products and/or services by contacting the Credit Union. (Third-party information is defined as any information not based on transactions with the Credit Union, such as a credit report).

## CO-OP NETWORK ATMS

If you've seen the CO-OP NETWORK TV commercials about "flip your card" to see the logo...you don't have to flip your CU Advantage card. We joined the CO-OP NETWORK after the distribution of our ATM cards...so you don't have to "flip it" to know that you can use your CU Advantage ATM card at more than 20,000 surcharge-free CO-OP NETWORK ATM locations nationwide.

## Service Survey Winner

### Congratulations to Rita Richards,

the winner of the \$50 gas card for completing our service survey. Rita correctly answered that we offer all of the services listed, some of which include:

- Savings & Club Accounts
- Money Market Account
- Certificates & IRAs
- Regular & Interest-Bearing Checking
- ATM/Debit MasterCard
- Youth & Teen Accounts
- New & Used Vehicle Loans
- Boat, RV & Motor Home Loans
- Home Mortgages & Equity Loans
- Construction Loans
- Home Improvement Loans
- VISA Credit Card
- Overdraft Line-of-Credit
- Signature & Consolidation Loans
- 24-Hour Loan Application Line
- Audio Teller
- Web Site & Home Banking
- E-Mail Statements
- And Much More

We would also like to extend our appreciation to all members who participated in our Member Survey.

## Box Scores

Assets: \$19 Million

Members: 3,800



22250 Providence Drive  
Southfield, MI 48075  
248-849-3110  
Fax: 248-849-5391

Web Site: [www.cuadvantage.coop](http://www.cuadvantage.coop)

