

# 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 have 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 at 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%**  
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.

### Message From The CEO – Janice Zuchowicz

Credit Union Advantage has had another strong year of financial growth. Our strong performance is because of our valued members, and the dedication of both the employees and the Board of Directors.

We hope everyone is ready to start out the New Year right by setting financial goals. The New Year brings many resolutions. Let Credit Union Advantage help you meet your financial goals through our many products and education seminars held throughout the year. We are having an IRA seminar in February just in time for filing your taxes. So, think about what you want to achieve in 2004, give us a call and we will be happy to help you reach those goals.

We will continue to enhance our products and services in 2004 to meet your financial needs. We look forward to a successful year for our members and the credit union.



# Credit Union Advantage Welcomes Members & Co-Workers To An Educational IRA Workshop

**Tuesday, February 24, 2004**  
**Providence Park Room**  
**12 Noon – 1:00 p.m.**

Topics to be covered include:

- ◆ Traditional IRA
- ◆ Roth IRA
- ◆ What Is The Tax Difference
- ◆ How Can I Get Started

Refreshments and cookies provided.

RSVP: Maryann at Credit Union Advantage  
248-849-3110 or [cudadvantage@sbcglobal.net](mailto:cudadvantage@sbcglobal.net)



Individual  
Retirement  
Accounts



**Happy New Year**

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 2004 and for many years to come.

## HOLIDAY CLOSINGS

**Martin Luther King, Jr. Day**  
Monday, January 19, 2004

**Annual Meeting**  
Monday, March 22, 2004  
(Closing at 2:30 p.m.)

**Good Friday**  
April 9, 2004  
(Closing at 12 noon)

**Teen Advantage Club  
MP3 Winner:**  
Valerie DiPonio  
Congratulations!

**Box Scores**  
Assets: 18.9 Million  
Members: 3,994

## Notice Of Annual Meeting & Election Of Directors

**Monday, March 22, 2004**  
**4:00 p.m.**  
**Providence Medical Building**  
**Room 8C**

Credit Union Advantage's Annual Membership Meeting will be held on Monday, March 22, 2004 in the Providence Medical Building. The following individuals were nominated for the two expiring terms on the Board of Directors:

- ◆ Frank Brock
- ◆ Michele Ciokajlo

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 10 signatures of primary members. Nomination forms must be filed with the CEO at the credit union no later than February 22, 2004.

## Direct Deposit Your Tax Refund

If you would like to arrange for the direct deposit of your tax refund, please make sure you use the correct routing and transit number. Credit Union Advantage's routing and transit number is **272485039**. Please note: You will need two zeros at the end of your account number. 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.



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