

MEMBER MATTERS

A publication of Credit Union Advantage



It's A Jungle Out There Between Rates & Special Offers Get A Loan With CU Advantage & Win!*

No Payments For
90 Days*

As Low As

5.75% Fixed APR*

ALL Models
Up To 60 Months

If you're in the market for a new vehicle, or if you have your eye on a great used car deal, get your loan at CU Advantage during our "It's A Jungle Out There" promotion.

Obtain your loan at a low 5.75% fixed APR, no

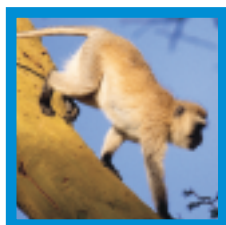
payments for 90 days, and you'll be entered into a drawing to win:

- Family Membership at the Detroit Zoo
- Four 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!

- Apply online at www.cuadvantage.coop
- Call the 24/7 Lending Application Line at 866-691-6226
- 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. 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, 2006.

Stop By Our New Branch Office

Adjacent to St. John Hospital

Pointe Plaza

19169 Mack Avenue, Detroit

313-647-9601

More and more members are enjoying the convenience of visiting our new branch office. Hours at this full-service facility are 9:00 a.m. to 4:30 p.m., Monday through Friday.

If you're in the area, stop by and see us. If you have friends or family that live or work in this area, tell them about our new branch and encourage them to open a credit union account and enjoy all of the benefits available.



Once A Member, Always A Member *Serving You Across Town or Across The Country*

When you're a member of CU Advantage, membership is for life! Our policy is "Once A Member, Always A Member" regardless of where you move or if you change employers.

It doesn't matter that we are not close to your neighborhood or new employer. Feel secure in knowing that we are always here for you. There are many services that provide you with convenient 24/7 access to your account. Even if you live 3,000 miles away, you can still take advantage of our low-rate loan programs.

FREE CREDIT REPORT

All U.S. residents are eligible to receive a free credit report every 12 months. It's important to view your credit report to be sure that the information being reported about you is accurate. Correcting errors on your report can improve your overall credit rating.

Here's how to get your free credit report:

Online at 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

Home Banking & E-Statements

Enjoy The Convenience

Home Banking: Access your account through the Internet to make a wide range of transactions including transfers, inquiries, loan payments, find out if checks have cleared, and much more.

E-Statements: Receive your statement by e-mail instead of through the mail. Receive your E-Statement by the 3rd day of the month, and you can store your statement confidentially on your computer.

Call or stop by your CU Advantage office to request these services today.



Scholastic Book Fair Scheduled

Your credit union is pleased to offer a Scholastic Book Fair at both offices from July 22-28, 2006, during normal business hours.

Share Verification

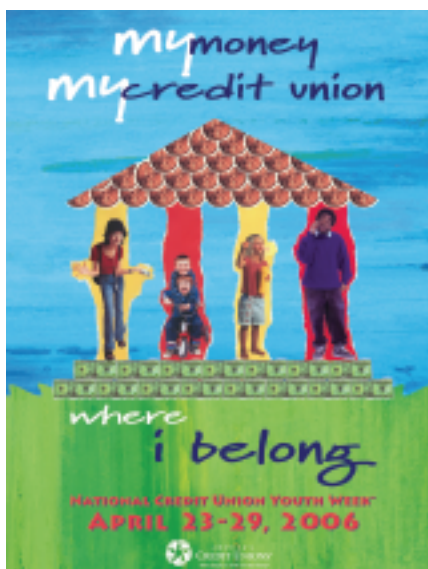
The auditing firm of Cindrich Mahalak & Co., P.C. is performing a verification of all share accounts. If you receive a letter from them, please respond as required. For additional information or questions, contact the credit union.

NATIONAL CREDIT UNION YOUTH WEEK

April 23-29, 2006

Each year, the Credit Union National Association (CUNA) sets aside one week to honor our nation's youth. Credit unions across the country join together in celebrating National Credit Union Youth Week.

Visit your credit union office during National Credit Union Youth Week and celebrate with us. There'll be special giveaways, treats and more!



Holiday Closings



Memorial Day

Monday, May 29, 2006

Independence Day

Tuesday, July 4, 2006

News Briefs

Annual Meeting Election Results

Credit Union Advantage held its annual meeting on Monday, March 27, 2006. An election for open positions on the Board of Directors took place. Congratulations to Sharon Wallace and Paris Ruthledge who were re-elected to the Board. Your current Board of Directors is listed on our web site at www.cuadvantage.coop.

Winter Coloring Contest Winners

Congratulations to Taryn McCants-Fears, Ana Sharma and Bailey Hardaway — our three lucky coloring contest winners. Each won a \$25.00 Toys R Us Gift Card.

Electronic Tax Refunds

If you file your income tax return by mail or electronically, you can choose to have your refund deposited directly into your CU Advantage account. Don't worry about your refund check sitting in a roadside mailbox. Ask for an electronic deposit to your credit union. Use your account number with two zeros added to the end of the number, along with the credit union's routing and transit number: 272485039

Do not use a voided check as reference for your credit union account number.

Box Scores

Assets: \$18.2 Million

Members: 3,700



Main Office

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

Branch Office

19169 Mack Avenue
Detroit, MI 48236
313-647-9601
Fax: 313-647-9604

Web Site: www.cuadvantage.coop

