



# MEMBER MATTERS

*A publication of Credit Union Advantage*

## “Do The Bump” at CU Advantage

You may know the “Bump” as a dance...but at CU Advantage **it's much more!** When you “Do The Bump” at your credit union, here's what it means:

### First Step Forward

You'll receive a .25% APY\* bonus when you open a Certificate of Deposit for \$500 or more.

### Second Step Back

You'll receive a .25% APR\*\* discount when you obtain a loan for \$5,000 or more (*excludes mortgages & equity, VISA & line-of-credit loans*).

Sign up for the “Do The Bump” program at CU Advantage today. Registrations are being taken through June 30, 2007. We won't step on your toes because we make each step easy:

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

\*APY = Annual Percentage Yield. Penalty imposed for early withdrawal. Offer available for new deposits only.

\*\*APR = Annual Percentage Rate. Loans subject to approval. Discount cannot be used to refinance existing loans at CU Advantage.



## Refinancing Your Home

### *Is the time right for you?*

Whether your goal is to do some home improvements, pay off bills, or you are just looking for a lower house payment, the equity built up in your home can be a great source of extra cash.

Interest rates are still down and our Mortgage Center has many programs to offer. No matter what your situation, we have the program to suit your needs. Choose from 40, 30, 20, 15, and 10-year mortgages, Interest Only, Zero Down, Bi-Weekly mortgages, adjustable rate or balloon mortgages.

Our Mortgage Center loan officers will help you determine which refinance program is best for you and take your application over the telephone or you can apply online at [mortgagecuso.com](http://mortgagecuso.com). Your payments can be deducted from your CU Advantage account or can be mailed directly to our Mortgage Center. With all the options our Mortgage Center has to offer, it might make sense to refinance your home. Contact our Mortgage Center toll free at 1-888-562-6865 for your refinance consultation.

## Advantage Pay Added Checking Account Protection

Advantage Pay is a courtesy service through which we will clear transactions on your account even if you do not have the money on deposit to cover that transaction. You will be notified of the transaction and requested to make your deposit right away, but you will not experience the embarrassment associated with bouncing a check.

There is a \$25.00 fee for each Advantage Pay transfer. This service is available to members with direct deposit or payroll deduction, and your checking account must have been opened for at least 90 days. Transfer limits vary and you will be notified of your specific limit when you request this service.

**For additional information, call or stop by the credit union office today!**

## We Got A Little Wet!

If you recently visited the Southfield credit union office, you know that we got a little wet when the sprinkler system malfunctioned. We'd like to thank you for your patience and cooperation as we made repairs, and we apologize if this caused you any inconvenience.

## CU Advantage Member Jeff Wentland Hits Mortgage Center Milestone



*Jeff Wentland with CU Advantage President/CEO Jan Zuchowicz*

When CU Advantage member Jeff Wentland closed on his home mortgage with our Mortgage Center, he didn't realize all of the excitement he was about to create.

Jeff's mortgage hit the **1 BILLION DOLLAR MILESTONE** at our Mortgage Center.

Mortgage Center provides servicing to multiple credit unions and we are happy that Jeff and CU Advantage are part of this history-making event.

# 2 \$1,000 Scholarships To Be Awarded

Deadline: June 1, 2007

We are pleased to again offer the Scholarship Program through which two credit union members will be awarded \$1,000 scholarships. The student must have a grade point average of 3.5 to 4.0 and planning to attend a college, university or vocational school for the 2007-2008 academic year.

Scholarship rules and applications are available in our lobbies and online at [www.cuadvantage.coop](http://www.cuadvantage.coop). The deadline for submitting your entry is June 1, 2007. The recipients will be notified on June 29, 2007.

National Credit Union Youth Week: April 22 – 28

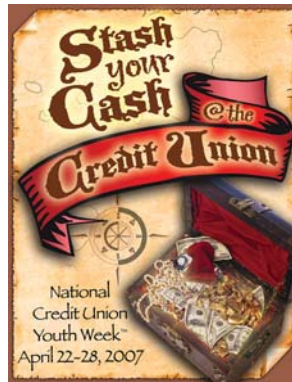
## Ahoy Mateys!

We're celebrating National Credit Union Youth Week, the one week each year that the Credit Union National Association sets aside to honor our nation's youth and to promote the importance of saving.

We're proud to offer two youth programs: Penny Savers for members age 12 and under and our Teen Advantage Club for members ages 13 to 17.

Stop by our offices for more information on these programs and for special giveaways, treats and more during National Credit Union Youth Week.

*Remember, membership is available to all of your family members.*



## News Briefs

### Annual Meeting Election Results

Credit Union Advantage held its annual meeting on Monday, March 26, 2007. An election for open positions on the Board of Directors took place. Congratulations to **Frank Brock** and **Michele Ciokajlo** who were re-elected to the Board. Your current Board of Directors is listed on our web site at [www.cuadvantage.coop](http://www.cuadvantage.coop).

### Winter Coloring Contest Winners

Congratulations to **Antonio Martin II**, **Jake Malak**, **Aalihya Hawkins** and **Ciara Ginn** – our four lucky coloring contest winners. Each won a \$25.00 Toys R Us Gift Card.

### Verification of Accounts Being Performed

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

### 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](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

### Deposit Your Tax Refund Checks Electronically

If you are filing your tax return electronically, it is also much faster to have your refund deposited electronically as well. Be sure to provide your tax provider with the following information:

1. Your account number with **two zeros added to the end of it**.
2. The credit union's routing and transit number: 2 7 2 4 8 5 0 3 9

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

## IRAs There's Still Time

There's still time for you to make contributions to your IRA for the 2006 tax year. Save for your retirement and qualified members can save on taxes today (consult with your tax advisor regarding your specific situation). We offer a wide range of options for your IRA investment including Roth, Traditional and Coverdell ESA accounts.

Visit our web site at [www.cuadvantage.coop](http://www.cuadvantage.coop) for current rates and terms available, and open your IRA before the tax deadline of April 16th.

## Ask For The Convenient Service Package

If you're not already enjoying the Convenient Service Package, make life just a little easier and ask for it today. It consists of:

- FREE Checking & Debit MasterCard
- 24/7 Home Banking
- E-Statements
- Service Centers – Evening & Saturday Hours
- 24/7 Audio Teller
- Direct Deposit

### Box Scores

Members: 3,920

Assets: \$18.5 Million

## Holiday Closings

### Memorial Day

Monday, May 28, 2007

### Independence Day

Wednesday, July 4, 2007



### 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

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

