

# MEMBER MATTERS

*A publication of Credit Union Advantage*



## **Autos, RVs, Boats, Motorcycles, Jet Skis**

As Low As  
**5.75%**  
Fixed APR\*  
Up To \$35,000

As Low As  
**6.00%**  
Fixed APR\*  
Over \$35,000

**NO  
PAYMENTS FOR  
60 DAYS!\***

Why not plan to hit the road this summer in a new auto, RV or motorcycle? How about enjoying Michigan's beautiful lakes in a new boat or jet ski? If you've been thinking of buying any of these items, now's the time to finance it at CU Advantage. Enjoy the sunny days of summer with a loan from your credit union as low as 5.75% APR up to \$35,000, and as low as 6.00% APR for loans over \$35,000, with up to 120 months to repay (based on the type of vehicle). And best of all, you'll have no payments for 60 days!\*

### **It's easy to apply.**

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

*Even if you have a loan at another financial institution, refinance it at CU Advantage. You'll save with our low loan rates and have no payments for 60 days!*

\*APR = Annual Percentage Rate, subject to change. This loan cannot be used to refinance existing loans at CU Advantage. For qualified buyers only. Interest on this loan begins to accrue from the date the loan is disbursed.

## **Members Enjoying New Branch Office**

More and more members are enjoying the convenience of using our new branch office located at 19169 Mack Avenue in Detroit – adjacent to the St. John Hospital. This full-service branch opened in January 2006 to meet the needs of our members in this growing area.

If you have the opportunity to stop by the new branch, check it out the next time you're in the area. Hours are 9:00 a.m. to 4:00 p.m. Monday through Friday.

### **New Branch Opening December 2007!**

We are pleased to announce that a new branch office will be opening in Novi in December 2007. Watch for details!

## **Account Check-Up**

From time-to-time we need to take the time necessary to review the kinds of accounts that we have and to make sure that all of our information is up to date. It seems that we get so busy, there just never seems to be enough time to handle some of the important issues in our lives. Plan your account check-up today, and get started by answering these questions:



- What kind of accounts do you have at the credit union?
- Are these accounts up to date with the correct name, address, and phone numbers?
- Do you have the correct names for beneficiaries on your accounts?
- Do you have a credit union checking account? If not, are you paying high fees at another financial institution?
- Do you have loans and credit cards at another financial institution? If so, are the rates you're paying higher than the rates your credit union is offering? If so, you can pay off those higher-rate loans and save at your credit union.
- Do you use ATMs? If so, are you paying transaction fees and surcharge fees? Your credit union does not charge transaction fees and you can use more than 25,000 surcharge-free ATMs nationwide.

C.O.R.N.E.R

## Penny Savers Summer Fun

We're sure everyone is very excited that summer is finally here! Members of our Penny Savers Club will also be excited to learn that the credit union's Summer Fun Savings Giveaway is here too!

From now until August 1st, Penny Savers' members will receive an entry into a drawing for 4 Cedar Point tickets every time they make a deposit of \$5.00 or more. The drawing will take place on August 4th. The more deposits they make, the more entries they receive (limit one per day please).



## Teen Advantage Members Save & Win An iPod Nano

Members of our Teen Advantage Club also have the opportunity to save and be entered into a drawing for an iPod Nano. With every deposit of \$20.00 or more from now until August 1st, Teen Advantage members will receive one entry. The drawing will take place on August 4th.

*Encourage your children or grandchildren to collect their coins, save their allowance or money they receive for special occasions and plan to deposit it in their Penny Savers or Teen Advantage account.*

*\*Promotion for Penny Savers and Teen Advantage members only. No purchase necessary.*



## Scholastic Book Sale July 20 – 28

Mark your calendar to stop by either of your CU Advantage offices during the Summer Scholastic Book Sale. Stock up on great books for your summer reading pleasure. Plus, a book is a great gift idea for birthdays or any special occasion. Books will be on sale during normal business hours July 20-28.

## Did You Know?

Did you know that your credit union offers a full range of home loan products and services? We can help you with the financing of your new home, refinance your existing mortgage, or get the most out of your home with a home equity loan. Check out the programs available to you, then make CU Advantage your choice for financing.

- First Mortgages
- Second Mortgages
- Construction Loans
- Mortgage Refinancing
- Home Equity Line-of-Credit
- Home Improvement Loans
- FHA/VA Loans
- Bridge Loans
- Loan Pre-Approval

For more information and current rates, visit our web site at [www.cuadvantage.coop](http://www.cuadvantage.coop), or call or stop by the credit union office and we'll be happy to assist you.



## Protect Your ATM/Debit Card From ATM Skimming

As technology improves so does the con artists' ability to develop new ways to scam the public. One new scam that capitalizes on the technology of wireless digital cameras is ATM skimming. Criminals have taken to affixing wireless cameras to the front of ATMs, often cleverly disguised as part of the machine's card-scanning equipment. The camera transmits a recording of the transaction, which includes the card number and PIN, to a device held by the scammer who is usually waiting nearby.

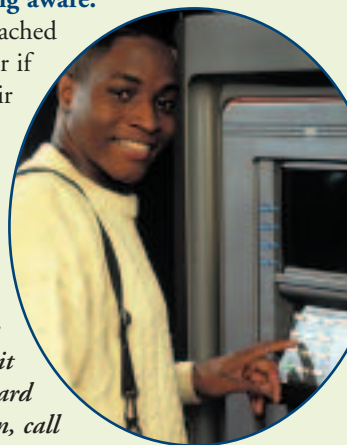
A criminal can use this information to create new cards and steal from your account. If you are using your credit card at the ATM, that poses additional risks.

### Protect yourself by being aware.

Be suspicious of any devices attached to the front of an ATM or if the keypads are missing their Braille markings. If you notice this, do not use that machine and report it to the owner of the ATM and/or to the police immediately.

*If you ever suspect a problem with your CU Advantage ATM/debit card, or if your card is lost or stolen, call*

*1-800-236-2442 immediately.*



## Holiday Closing

Labor Day

Monday, September 4, 2006

## Box Scores

Members: 3,839

Assets: \$18.6 Million



### 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)

