

Member Matters

A Publication
of Credit Union
Advantage

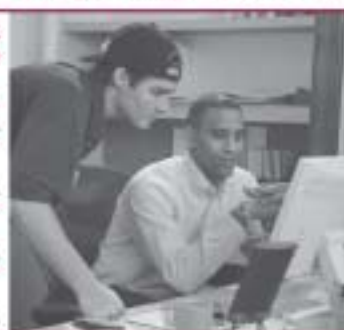
October 2003

Compare The Difference

If you're looking for a safe way to diversify your investments, Credit Union Advantage offers a variety of savings programs with a wide range of terms. Even with as little as \$500, you can invest in a certificate. In addition, your savings are federally insured up to \$100,000 by the National Credit Union Administration, a U.S. Government agency.

Savings Rate Comparison - Annual Percentage Yields

	Credit Union Advantage	Standard Federal Farmington	Comerica Detroit	Bank One
Savings	1.00%	.45%	.35%	.30%
6 month Certificate	1.55%	.90%	1.00%	.50%
1 year Certificate	1.75%	1.00%	1.00%	.75%
2 year Certificate	2.25%	1.75%	1.50%	1.75%



Rates listed are Annual Percentage Yields and do not serve as a guarantee from any of the financial institutions listed. Rates represent the most public information available on September 4, 2003. Certificates require a variety of minimum balance requirements, and additional options may be available. Rates are subject to change without prior notice.

To start saving, call or stop by the credit union and open your savings account today!

Take The Rebate & Run To CU Advantage!

Before considering 0% financing on your next new vehicle, take a moment to compare. You can get a lower monthly payment when you take the rebate and run to CU Advantage! Check with us BEFORE you sign any dealer financing agreement. We will be happy to help you compare manufacturer-financing offers to an auto loan from us. Call the loan department today or stop by the office.

	0% Manufacturer Financing Offer	CU Advantage Financing At 4.99% APR*
Vehicle Amount:	\$20,000	\$20,000
Rebate:	None	\$3,000
Loan Amount:	\$20,000	\$17,000
Monthly Payment:	\$333.34	\$320.78
	For 60 Months	For 60 Months
Total Pay Back:	\$20,000	\$19,245.42

You Save \$754.58

FREE Entertainment Books*

As Low As
4.99%
APR*
Terms Up To
60 Months



*APR - Annual Percentage Rate. Rates subject to change. Rates and values based on a 2003 purchase with manufacturer financing promotion offered in September 2003. Restrictions apply for manufacturer promotional financing, not all buyers will qualify. Payments are estimates. Entertainment books available while supplies last.

A New Member Benefit

Looking for a way to save money on your auto home and other personal property insurance? As a member of Credit Union Advantage, you could save up to 20% off your current insurance policies by purchasing insurance through Allied Insurance - Group Auto & Home program.

Allied Insurance - Group Auto & Home program offers you security, value and convenience when purchasing auto, home and other personal property insurance. As a program participant, you can enjoy these great benefits:

- **Special Group Rates*** - discounts on auto, home and other personal property insurance.
- **Convenient Payment Plan** - use electronic funds transfer (EFT) to eliminate service fees, down payments and interest charges.
- **Additional Discounts** - including multi-car, multi-policy, new home, safe driver, good student, non-smoker, safety devices, renewal credit and much, much more.

15 Minutes is all it takes to save up to 20%!

Call toll-free today: 1-800-982-0756

*Credit union discount code (71354) must be used to receive special rates.

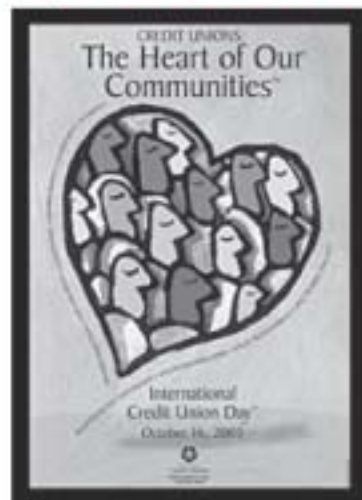
Christmas Club Distributions Are Coming

If you have a Christmas Club Account, the balance in your account will be transferred into your designated account on October 25, 2003. You'll receive this money just in time to get a jump on your holiday shopping.

Notice to Members

Dividends posted to your share account for the period of April 1, 2003 to June 30, 2003, were posted improperly on June 30, 2003. The dividends were corrected and posted as of July 1, 2003. This correction will affect your APYE and the new APYE will appear on your September 30, 2003 statement. We apologize for this posting error and any inconvenience this may have caused you.

International Credit Union Day Celebrates "The Heart of Our Communities"



For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

In the 2002 American Banker/Gallup Consumer Survey, credit unions ranked #1 again in consumer satisfaction - 18 years and counting. The survey gave credit unions higher ratings than banks and other financial institutions on trustworthiness and rated credit unions first in service.

This International Credit Union Day, we are excited to see how many people are helping show why we are the heart of the community. Thank you for being part of the credit union difference. We look forward to seeing you.

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 service 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).

Upcoming Seminars

October 15, 2003

Elder Care Planning

Noon - Providence Medical Building

November 12, 2003

Identity Theft

Noon - Providence Park

For additional information, contact the credit union.



For Better Rates

Thanks to all our members that participated in our Putt Promotion. We had a great time and hope our members liked the great rates, and monthly and end-of-summer prize drawings.

Youth Club Winners

Penny Savers Club Winners

Congratulations to Leijah McLittle, who won a snack pack party.



Congratulations to John Calhoun, who won a backpack filled with cool back-to-school stuff.

Teen Advantage Club Winners

Congratulations to Samatha Holzman, who won a DVD player.



Holiday Closings

Thanksgiving Day

Thursday, November 27, 2003

Christmas Eve

Wednesday, December 24, 2003 -
Open 9:00 a.m. - Noon

Christmas Day

Thursday, December 25, 2003

New Year's Eve

Wednesday, December 31, 2003 -
Open 9:00 a.m. - Noon

New Year's Day

Thursday, January 1, 2004

Martin Luther King, Jr. Day

Monday, January 19, 2004

Box Scores

Assets: \$18.4 Million

Members: 4,000



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