

# MEMBER MATTERS

A publication of Credit Union Advantage



## It's A Jungle Out There

### There's Still Time To Get A Loan With CU Advantage & Win!\*

If you're in the market for a new or used vehicle, there's still time to get a loan at your credit union and win! Plus, we're offering rates as low as 4.99% fixed APR. Compare the difference.

	0% Manufacturer Financing Offer	CU Advantage 4.99% APR*
Vehicle Amount	\$20,000	\$20,000
Rebate	---	\$3,000
Loan Amount	\$20,000	\$17,000
Monthly Payment (60 Months)	\$333.34	\$320.76
Total Pay Back	\$20,000	\$19,245.42

No Payments For 90 Days\*  
As Low As  
**4.99%** Fixed APR\*  
ALL Models  
Up To 60 Months

**Savings: \$754.58**

In addition, until April 30, 2004, when you finance your vehicle at CU Advantage, you'll automatically be entered into a drawing to win one of these great prizes:

- ◆ Family Membership at the Detroit Zoo
- ◆ Four Tickets to a Detroit Tigers Game
- ◆ Gift Certificate for Rain Forest Café

Also, if you recently financed your loan somewhere else, you can refinance at your credit union and save. Before you finance your next vehicle be sure to contact your CU Advantage loan officer.

\*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. Restrictions apply for manufacturer promotional financing, not all buyers will qualify. Payments are estimates.

## CU Youth Week is April 18-24

Struggling for economic prosperity is difficult for everyone. It's especially hard for young people who've never learned how to plan to achieve financial security.

The staff and members of Credit Union Advantage are ideally positioned to respond because we believe in the power of education--put to practical use--to improve the lives of our neighbors and our community. Our tradition of service and philosophy of self-help make Credit Union Advantage and all credit unions a natural source of leadership in the fight against financial ignorance. Join us this year as we celebrate National Credit Union Youth Week from April 18-24. Events include:

- \* Giveaways for kids and teens
- \* Snacks
- \* Balloons

For more information, call 248-849-3110 or stop by your credit union.



## CU Advantage Wins Great Rate Award

On February 3, 2004, Credit Union Advantage was certified by Datatrac as a Great Rate Award Winner for the fourth quarter of 2003.



Credit Union Advantage has consistently won the Great Rate Award since the 3rd quarter of 2002. Datatrac maintains the largest database of retail deposit and lending interest rates for over 14,000 financial institutions in the United States. Credit Union Advantage savings product rates outperformed local market averages for the fourth quarter of 2003 in the following categories:

- ◆ Regular Savings Account
- ◆ Money Market Account
- ◆ Advantage Preferred Checking
- ◆ Certificates of Deposit – 3 and 6-Month, 1, 2, 3, 4, and 5-year

Count on Credit Union Advantage for high-yield savings and low-rate loans! For current rates, visit our web site at [www.cuadvantage.coop](http://www.cuadvantage.coop) or call 248-849-3110.

Great Rate Awards are a certification by Datatrac that the rate offered by an institution's product(s) has outperformed the market average during the periods specified in the award. [www.greatrateaward.com](http://www.greatrateaward.com).

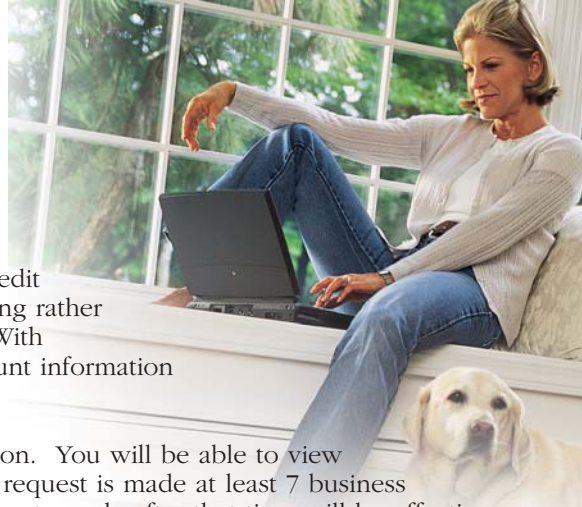
# E-Mail Statements

## Request Yours Today!

Enjoy the convenience of obtaining your Credit Union Advantage statement via home banking rather than receiving a paper statement by mail. With E-Statements, you have access to your account information on or before the 3rd day of each month.

Sign up forms are available at the credit union. You will be able to view and retrieve your statement as long as your request is made at least 7 business days prior to a statement closing date. Requests made after that time will be effective the following month. When you request your E-Statement, you will no longer receive a printed statement in the mail. However, if you decide you would like to receive a printed statement again, you can request it at any time.

**Sign up for E-Statements today!**



# Penny Savers Club

**Coloring Contest Winners:**

Congratulations to Bailey Hardaway, Devon Harris and Jennifer Carter!



**Savings Promotion**

**Win A Beach Bag Filled With Cool Summer Toys!**

All Penny Savers Club members have the chance to win a beach bag filled with cool summer toys. Make a deposit of \$5.00 or more into an existing account or open a new Penny Savers Club account, and receive an entry into our drawing. Contest ends June 14, 2004.

Plan to make your deposits into your Penny Savers Club account. Remember the more deposits you make the more entries you'll receive.

## Summer Savings Promotion

All Teen Advantage Club members have the chance to win a music system with 5 CD changers. Make a deposit of \$25.00 or more into an existing account or open a new Teen Advantage Club account, and receive an entry into our drawing. Contest ends June 14, 2004. Remember the more deposits you make, the more entries you'll receive.



## NEW FEE SCHEDULE

Effective May 1, 2004

### Share / Share Draft Fees

Draft monthly service fee (balance below \$500).....	\$ 2.00
Non-sufficient funds (NSF) .....	<b>\$22.00</b>
Return deposit item .....	<b>\$22.00</b>
Statement copy .....	\$ 3.00
Account history.....	\$ 1.00
Microfilm copy .....	\$ 3.00
Overdraft transfer (per item) .....	\$ 1.00
Stop payment (drafts/ACH) .....	<b>\$22.00</b>
Account reconciliation (per hour).....	<b>\$20.00</b>
Account Research .....	per hr \$20.00
Draft printing fees .....	Varies
Aggregate Fee (\$200 total in accounts or related service (loan, credit card).....	\$ 3.00
Certified draft .....	\$ 1.00
Share account close fee .....	\$ 5.00
Reopen closed share account .....	\$10.00
Excessive Withdrawal Fee (8 per month allowed) ....	\$ 3.00
Escheat Fee .....	\$25.00
Returned Statement Fee .....	\$ 5.00

### ATM Fees

ATM monthly fee .....	\$ 1.00
ATM transaction fee after (4) Deposits Free .....	\$ 1.00
ATM account overdrawn .....	<b>\$22.00</b>
ATM PIN replacement .....	\$ 5.00
ATM card replacement (lost or stolen).....	\$ 5.00

### Service Center Fees

Transaction fee .....	\$ 2.00
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### Miscellaneous Fees

Money order .....	\$ 1.00
Travelers checks (per \$100).....	\$ 1.00
Credit Union Check .....	<b>\$ 3.00</b>
Non-member Collection Credit Union Check.....	<b>\$ 5.00</b>
Wire outgoing/ incoming	
Foreign .....	\$30.00
Domestic .....	\$15.00
Non-PAT transaction.....	\$ 3.00
Pre Authorized withdrawal NSF fee .....	<b>\$22.00</b>
Document search/copy .....	\$ 3.00
Garnishment/Levy processing .....	\$35.00
Dormant account (per quarter) .....	\$ 3.00
Check cashing .....	\$ 3.00
(no fee if \$250 in saving or another service relationship.)	
Verification of Deposit.....	\$10.00
Fax Fee.....	1st page \$2.00 & .50 each additional
Photocopy Fee.....	\$1.00 a page
Christmas Club withdrawal fee .....	<b>\$10.00</b>

### VISA Fees

Visa card replacement .....	\$ 15.00
Visa rush order on card .....	<b>\$25.00</b>
Visa immediate increase .....	\$15.00

*There may be other fees that govern an account or loan that are indicated on a separate disclosure.*

## HOLIDAY CLOSINGS

### Good Friday

April 9, 2004 (Closing at 12 noon)

### Memorial Day

Monday, May 31, 2004

### Independence Day (Observance Of)

Monday, July 5, 2004

### Labor Day

Monday, September 6, 2004

## Box Scores

Assets: \$18.1 Million  
Members: 3,943



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