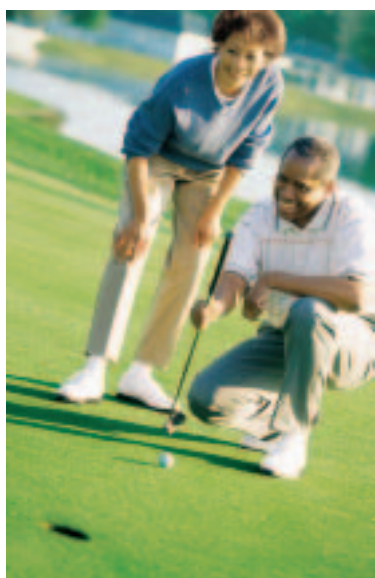




MEMBER MATTERS

A publication of Credit Union Advantage

Putt... For Better Rates At Credit Union Advantage



Beginning July 1 through September 30, 2005, receive up to a 1/2% discount off your vehicle loan and up to a 1/2% bonus on a new certificate or IRA certificate, when you putt for better rates at your credit union. In addition, every time you sign up for a new service, open a new account or receive a loan from Credit Union Advantage, you'll receive an entry into our monthly and end-of-summer grand prize drawings.

Sign up for services and win big at Credit Union Advantage with savings and great prizes!

- ◆ Visit our web site at www.cuadvantage.coop
- ◆ Call 248-849-3110 or 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. Certificate & IRA certificate bonuses on new money only.



It's The Only Card You Need... ATM/Debit MasterCard

Using your checking account is easier than ever before when you have a Credit Union Advantage ATM/Debit MasterCard. It's your ATM and debit card all in one! Obtain cash, make purchases, and make transactions at ATM locations. Benefits include:

- No annual card fee
- No fee for purchases
- Reduced check printing charges
- Avoid carrying your checkbook or a lot of cash
- Eliminate waiting for checks to clear before returning merchandise to the store

It's easy to use. When you use your ATM/Debit MasterCard the transaction is processed just like a credit card transaction except the money is deducted from your checking account balance. Each time you make a transaction, you'll receive a receipt and the transaction is detailed on your monthly checking account statement.

Enjoy the convenience of using your Credit Union Advantage ATM/Debit MasterCard. Apply for your card today!

Fraudulent E-Mail Schemes



Fraudulent e-mails, which may appear to be from government agencies, direct recipients, such as credit union members, to web sites where they are asked to verify personal information such as name, account and credit card numbers, passwords, social security numbers and other information. These web sites often appear to be very similar to official government sites; however, they are not authentic official sites and are intended only to steal the member's information. Federal financial agencies do not communicate with consumers by e-mail requesting important personal information such as your name, account numbers, date of birth, and social security number.

In an effort to combat identity theft, several tips developed by the Federal Trade Commission (FTC) are listed below.

- ◆ If you get an e-mail that warns you, with little or no notice, that an account of yours will be shut down unless you reconfirm your billing information, do not reply or click on the link in the e-mail. Instead, contact the company cited in the e-mail using a telephone number or web site address you know to be genuine.
- ◆ Avoid e-mailing personal and financial information. Before submitting financial information through a web site, look for the "lock" icon on the browser's status bar. It signals that your information is secure during transmission.
- ◆ Review credit card and bank account statements as soon as you receive them to determine whether there are any unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.
- ◆ Report suspicious activity to the FTC. Send the actual spam to uce@ftc.gov. If you believe you've been scammed, file your complaint at www.ftc.gov, and then visit the FTC's Identity Theft web site (www.ftc.gov/idtheft) to learn how to minimize your risk of damage from identity theft.

Attention: ATM & Debit MasterCard Holders

The credit union's ATM processor is converting to a new system on July 13, 2005.

What this means for you: From July 1 through July 14, 2005 we cannot complete new orders for ATM cards, Debit MasterCard, or PIN reorders. If your card is lost or stolen, please contact the credit union immediately to place an alert on your account.

New Branch Opening Fall 2005

Located in The Pointe Plaza at Mack & Moross in Detroit. Watch for Details!

Holiday Closing

Labor Day
Monday, September 5, 2005

Box Scores

Assets: \$19.8 Million
Members: 3,787

Member Quiz - Answer & You Could Win!

How many services do we offer at the credit union? Answer correctly and you could win a \$50.00 gas card!

To enter, place a check in the box next to the service we currently offer at Credit Union Advantage. Members with the most correct answers will have their names placed into a drawing to win a \$50.00 gas card. The entry deadline is August 12, 2005 and the drawing will be held on August 15, 2005. The winner will be notified by phone and the gas card can either be mailed or picked up.

- Savings Account
- Money Market Account
- Certificates & IRAs
- Regular Checking
- Interest-Bearing Checking
- ATM/Debit MasterCard
- ATMs
- Club Accounts
- Youth & Teen Accounts
- Secured Loans
- New & Used Vehicle Loans
- Boat, RV & Motor Home Loans
- Home Mortgages
- Construction Loans
- Home Equity Loans
- Home Improvement Loans
- VISA Credit Card
- Overdraft Line-of-Credit
- Signature Loans
- Consolidation Loans
- 24-Hour Loan Application Line
- Audio Teller
- Web Site
- Home Banking
- E-Mail Statements
- Financial Planning
- Direct Deposit
- Notary Public Service
- Travelers Checks & Money Orders
- Wire Transfers

Name: _____

Daytime Phone: () _____

One quiz per member please. No purchase necessary. Must be 18 or older to win.



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

Web Site: www.cuadvantage.coop

