



MEMBER MATTERS

A publication of Credit Union Advantage

HOLIDAY LOAN SPECIAL

6.9% Fixed APR*

The holiday season is upon us and if you're running short on cash, now is a great time to apply for the Holiday Loan at CU Advantage. We offer a great low rate with convenient repayment terms up to 36 months. You can use your loan for any reason including:



The holidays can be a stressful time. Let CU Advantage take some of the pressure off you with a holiday loan. Choose the option that best fits your budget.

- * Holiday shopping
- * Vacationing
- * Entertaining
- * Home improvements
- * Tuition payments
- * Consolidating debt
- * And more

\$1,000	\$2,500	\$5,000
\$88.18/Month	\$116.01/Month	\$162.64/Month
12-Month Term	24-Month Term	36-Month Term

Applying is easy!

Visit our web site at www.cuadvantage.coop and apply online. Call the 24/7 Lending Application Line at 866-691-6226. Stop by the credit union.

*APR = Annual Percentage Rate. Rate subject to change. Holiday loan cannot be used to pay on existing loans at CU Advantage. Payments are estimates.

International Credit Union Day Celebrates

“Dream...Belong...Achieve”

For 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 celebrate the unique service credit unions provide and the many ways our families and communities have benefited from the credit union difference.

In 1848, Freidrich Raiffeisen, mayor of Flammersfeld, Germany conceived the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 120 million people belong to 40,258 credit unions around the world.

In 1935, when the credit union movement was helping Americans through the Great Depression, the treasurer of a midwestern credit union said that credit unions were “not for



profit, not for charity, but for service,” and that philosophy holds true today. Credit unions continue to look out for their members’ interests and provide a level of service that is not generally available at other financial institutions.

In the 2003 American Banker/Gallup Consumer Survey, credit unions led the financial institution’s ratings for staff friendliness and courtesy, speed of loan decisions, deposit rates, and improvements from year-to-year in service quality.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference.

Certificate Special
As High As
3.30% APY*
\$500 or more (New Money Only)
13 and 28-Month Terms

*APY = Annual Percentage Yield. Ask for details.

FREE Financial
Education
Seminars

Periodically the credit union conducts free educational seminars for members. We would like to know what kind of seminars you would be interested in attending. Please contact the credit union at 248-849-3110 with any recommendations.

Christmas Club Distributions

If you have a Christmas Club Account, the balance in your account will be transferred into your designated account on October 25, 2004.

Open Your Christmas Club For 2005

It's never too early to start saving. Begin your 2005 Christmas Club Account now and plan to have the cash you'll need for next year's holiday season. Make deposits through direct deposit, payroll deduction, automatic transfers, by mail, in person, through Audio Teller and home banking at www.cuadvantage.coop.

Holiday

Skip-A-Payment

Take advantage of your credit union's Skip-A-Payment and have extra cash for the holidays. We are offering Skip-A-Payment to members who have a loan and/or VISA through CU

Advantage. If your existing loan payments are up-to-date and you have a good payment record, you may be eligible to skip-a-payment on your credit union loans. Qualified members may skip one payment on each loan (excluding leases and standard mortgages) per year.

To request Skip-A-Payment, visit our web site at www.cuadvantage.coop, contact the Loan Department at 248-849-3110 or stop by the credit union office. Finance charges will continue to accrue on your outstanding loan balances. A fee of \$25.00 will be charged for each loan payment skipped.

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).

PUTT PROMOTION A Great Success

Thanks to the many members that putted for great rates on loans and savings products this summer. We hope you enjoyed the discounts on loan rates, bonuses on savings rates, and prize drawings. We look forward to offering you great products and services in the future.

HOLIDAY CLOSINGS

Thanksgiving Day

Thursday, November 25, 2004

Day After Thanksgiving Day

Friday, November 26, 2005

Christmas Eve

Friday, December 24, 2004

New Year's Eve

Friday, December 31, 2004

Martin Luther King, Jr. Day

Monday, January 17, 2005

Box Scores

Assets: \$19.1 Million

Members: 3,900



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