

We're Helping Santa! *See us for holiday cash...*

Everyone can use some extra cash during the holidays! The season is full of celebrations, entertainment, and gifts for our loved ones. Don't regret your generosity in January, when the post-holiday bills arrive. Put away those high interest credit cards this holiday season, and apply for our holiday loan today. *(Or apply for our low interest credit card with an introductory rate of just 2.9%APR* — see article at right.)*



Holiday loans will be accepted through the close of business on Friday, December 29, 2006. Processing on approved applications will begin November 13, 2006.

Loan amounts will be \$1000, \$2000, \$3000, \$4000 or \$5000—YOU CHOOSE! The term of the loan is approximately 12 months, and the interest rate is a low 8.99%APR*. No payments are due until January 2007; however, interest accrues from the date of loan disbursement. You have the option to begin payments immediately if you desire.

*APR=Annual Percentage Rate. Loans are available to qualified members only. Our usual credit criteria applies. Rates are subject to change, and this offer can be withdrawn without notice.

VISA® Platinum **The Holiday Credit** **You Deserve**

Carrying a credit card is nearly inevitable at the holidays. But carrying the right card is important, because while high-interest cards can hurt you, the MWRD VISA Platinum actually **improves** your financial picture. And it simplifies your life when shopping online, making reservations, or running holiday errands.



Why Our Credit Card **Is Your Smartest Choice**

Paying a lower interest rate saves you money over time. Our VISA Platinum has a low introductory rate of just 2.9%APR* on all purchases and balance transfers for 12 months.** After the 12-month introductory period, our VISA Platinum rate is still as low as 8.9% APR*, which is one of the lowest rates available.

(cont. on reverse)



Identity Theft Fraud Alert: **Beware of "Phishing" and** **newest phone "Vishing" scams**

Your credit union will never request your personal financial information via email or phone. All the employees who need your financial information to conduct your business have access to it, and none of our employees will ever ask you for it.

We are dedicated to keeping you informed about important security information. If you have an email account, you are probably aware by now of the fraudulent practice of "phishing." Phishing emails look legitimate, often include a corporate logo, and usually contain a link sending recipients to a phony

website. At the site, people are then asked to verify personal financial information, such as Social Security or credit card numbers.

There's a new scam called "vishing," which mimics phishing by trying to trick you into divulging account numbers and/or other sensitive financial information. But instead of being phished in an email message, victims receive a telephone call from an automated random dialer. The voice on the other end of the line typically tells you that one of your credit card accounts has been used illegally. You are asked to dial a fake

800 number, where another voice asks you to confirm all of your account details.

If you receive an email message or phone call asking you to confirm your personal financial information or account numbers via a website or phone number, delete the email message and/or ignore the phone request. If you want to verify the safety of your account, call the credit company's phone number listed on your statement. Never provide personal financial information based on a request from an unknown party.

OUR COMMITMENT TO YOUR PRIVACY

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services — no more. The information that we collect about you may come from the following sources:
 - applications and forms that you complete with us,
 - transactions with us or others,
 - consumer reporting agencies, and
 - from verifying information you provide on applications or forms.

(This may be obtained from current or past employers, or from other institutions where you conduct your financial transactions.

- Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate. Should you have any questions regarding the Privacy Policy, Privacy Notice or any information that we have collected on you, please contact the credit union office in writing at
 MWRD Employees Credit Union
 Attn: Privacy Policy Administrator
 100 E. Erie Street, Chicago, IL 60611

You may also email us through our website via "Contact Us". For security reasons, we may call you to confirm your request.

- Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- Our credit union is currently not sharing any information with our business partners, but should we do so in the future, our credit union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you at that time on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

(cont. from front)

Apply for our Platinum VISA® Now for Easy Holiday Shopping

Apply online, by phone or request an application from any of our friendly Member Service Representatives. When you apply, be sure to complete a Balance Transfer form, so that you can take advantage of our **2.9% APR*** introductory rate!

* APR=Annual Percentage Rate. Rates after introductory period based on applicant's credit score and range from 8.9% APR to 16.9% APR. Credit and cash advance limits vary accordingly. Cash advance rate 19.9% APR. Rates subject to change without notice. Complete terms and conditions available on application.
 ** Introductory rate only; limited time offer; subject to change without notice. Missed or late payments will result in revocation of the introductory rate; credit card holder will then pay the rate designated on approval. Three missed or late payments will result in a rate of 21.9% APR. Complete terms and conditions available on application.

Savings & Financing Rates

AS OF 09/29/2006

Description		
3-Tiered Savings Rate:		
Balances under \$2,500	1.15%	1.16% APY*
Balances \$2,501-\$25,000	1.65%	1.66% APY*
Balances over \$25,000	2.00%	2.02% APY*
Special Flex CD - 15 months	5.00%	5.12% APY*
Special Term CDs[#] (min \$2500, max \$50,000 deposit per member)		
SuperSix CD - 6 months	4.00%	4.07% APY*
Lucky 13 CD - 13 months	4.50%	4.59% APY**
24 KT CD - 24 months	4.75%	4.85% APY**
Signature Loan (Unsecured)	up to 60 months	10.90% APR**
Share Secured (100% secured by shares)	up to 60 months	2% over regular share dividend rate
New Auto Loan	36 months or less	4.75% APR**
New Auto Loan	37 to 48 months	5.50% APR**
New Auto Loan	49 to 60 months	6.25% APR**
New Auto Loan	61 to 72 months***	7.25% APR**
Used Auto Loan (yrs 1999 thru 2002)	up to 48 months	6.50% APR**
Used Auto Loan (yrs 2003 thru 2005)	up to 60 months	6.50% APR**
Current Home Equity Line of Credit	10 year amortization	1/2 to 1% below based on closing loan-to value
VISA®	First 12 months Thereafter	2.90% APR** 8.9%, 12.9% or 16.9% based on credit history
Mortgage Loans	Call Credit Union for current rates	
Holiday Loan (limited time only)	12 months	8.99% APR**

*APY=Annual Percentage Yield. **APR=Annual Percentage Rate. ***See Loan Officer for details. All rates subject to change.

[#]Subject to penalty for early withdrawal.

MWRD Employees Credit Union

Main Office: (312) 751-3111

100 E. Erie St. • Chicago, IL 60611

Stickney Office: (708) 588-3885

6001 W. Pershing Rd. (Cafeteria Level) • Stickney, IL 60804



Main Office:
M, T, Th, F 8:30am-4:00pm
W 8:30am-12:30pm
Stickney Office:
T, F 7:30am-3:30pm