

O C T O B E R 2 0 0 5



New ATM opens at Stickney office

MWRD ECU recently opened our **first ATM location**, making it easier for members to access account funds 24/7/365, whether the office is open or not. The new ATM is located in the Pedway Building off the employees' parking lot at our Stickney office. Transactions with an MWRD Debit Card are free. (There is a small fee for cards from other financial institutions.)

If you do not already carry our Debit Card, you may apply for one at either branch. The MWRD Debit Card allows you to access funds from your MWRD checking account, which is an excellent value with:

- **No monthly fees or service charges**
- **Overdraft protection**
- **First 150 checks free**
- **Online access through Home Financial Services**

It's your money, and we're continuing to make it as easy as possible for you to access it!

Holiday shopping with your debit card? Choose "credit"—here's why



You're shopping-til-you-drop, gathering all your gifts and holiday gadgets. You make it through the holiday cashier line, step up to the register, pull out your MWRD Debit Card, and the sales clerk asks "debit or credit?" If you really don't know what the difference is, and it is a debit card, you probably say, "debit," right? Wrong.

When you choose "debit" and enter your PIN (Personal Identification Number), your transaction is treated as an ATM transaction—which quickly can put you over your monthly limit of free ATM transactions. Instead, when you're making retail purchases with your credit union debit card, choose "credit." You'll bypass any potential fees—and the funds still come out of your MWRD checking account. Another good reason: Credit transactions require a signature, which helps guard against fraud.

So save your PIN for ATM use, and say "credit" when you're at the mall, gas station, or grocery store. For more information about debit cards, contact MWRD. We'll explain the differences between debit and credit cards and how debit cards can work for you. ■

'Sno problem

*We have your
holidays
COVERED*



**SEE US FOR
HOLIDAY CASH**

Everyone can use some extra cash during the holidays, and offering low rate loans to our members is one of the things we like to do. So, put away those high interest credit cards this holiday season, and apply for our Holiday Loan today.

Holiday Loans will be accepted through the close of business on Thursday, December 29th. Approved applications will be processed between November 14th and December 29th.

Loan amounts will be \$1000, \$2000, or \$3000—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 2006; however, interest accrues from the date of loan disbursement. You have the option to begin payments immediately if you desire. Stop in or call us today to apply!

*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.





Enjoy all the benefits of your membership

SAVINGS & INVESTMENT

- Regular Share Account
- Holiday Club Account
- Checking Account
- Term Share Certificates

FINANCING

- Vacation Loans
- Signature Loan
- Share Secured Loan
- New Auto Loan
- Used Auto Loan
- Home Equity Line of Credit
- Holiday Loans
- First Mortgage Loans

REMOTE ACCESS

- Interactive Internet Website at www.mwrdecu.org
- 24-Hour Audio Response at (800) 522-1920
- Online Bill Pay

CONVENIENCE SERVICES

- Direct Deposit
- Payroll Deduction
- Free Car Quotes
- Free Notary Public

MWRD
Employees' Credit
Union is proud to
introduce our exciting new
CREDIT CARD PROGRAM
December 1, 2005.
Watch for more
information!

Our Holiday Club Account helps you be cheery

Gifts for your family, your co-workers, teachers, mail carriers, and neighbors. Festive foods for all the parties. Decorations to brighten your home, inside and out. The list goes on... and the holiday spirit seems to get a little more expensive each year!



Members who started a Holiday Club Account within the last year are off to a great start this season. Our current holiday savings program will be ending October 31, 2005 and all checks will be mailed to the member's home unless specified otherwise. New holiday accounts for next year will begin with the November 4, 2005 payroll.

If you don't currently have a Holiday Savings account, be a smart cookie and prepare for next year's holiday shopping season. Using payroll deduction, the money adds up quickly. For example, saving just \$25 per week for 52 weeks adds up to \$1,300! (Dividends are paid annually for this account.)

There is no better way to keep the holidays affordable than with a Holiday Savings account. Stop in to see one of our friendly Member Service Representatives, and open yours today. You'll enjoy peace of mind and holiday cheer all through the next year! ■

Savings & Financing Rates AS OF 10/1/2005

Description	Term	Rate
Regular Share Account (up to \$25,000)	---	1.00% APY*
((\$25,001 and over)	---	1.15% APY*
CD Special	13 months	3.00% APY*
Holiday Loan	12 months	8.99% APR**
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	4.50% APR**
New Auto Loan	37 to 48 months	5.25% APR**
New Auto Loan	49 to 60 months	6.00% APR**
Used Auto Loan (yrs 1998 thru 2004)	Varies - contact Credit Union	6.50% APR**
Home Equity Line of Credit	10 year amortization 3 year draw period	1/2 to 1% below Prime -5% floor

*APY=Annual Percentage Yield. **APR=Annual Percentage Rate.
 All rates subject to change without notice. All programs subject to withdrawal without notice.

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