

Picture Your Future With Us



The 52nd Annual Meeting of the members of MWRD Employees' Credit Union was held on March 30, 2005.

Members heard the reports of the Credit Union's officers and committees and participated in an open floor discussion. They also had an opportunity to meet and chat with board members, management and staff, and win cash door prizes!

The meeting concluded with the election of directors. The following individuals were elected to the MWRD Employees' Board of Directors for 2005:

Patricia Young, Chairman	
Anthony Balich	Frank J. McHugh
Mitchell Gorz	Julie Ryan
Denice E. Korcal	Beverly Sanders
Henry Marks	Nathaniel Thomas, Jr.
Glenn Miller	Jacqueline Torres

(Edward J. Wegrzyn retired from the Board of Directors in August 2004.)



Strategic Planning Session Yields New Directions

Late in October 2004, the Board of Directors and Credit Union Management reviewed the MWRD Employees' Credit Union operations and made plans for enhancing current financial services, so members can easily "picture a future with us." The strategic planning team discussed, analyzed and planned how to address many of the member suggestions shared in the recent survey.

Following are some key points which emerged from the strategic planning session:

- MWRD ECU is newly committed to becoming each member's **Primary Financial Institution**.
- **Checking account updates** are scheduled, encompassing many new options our members want, while keeping fees low.
- **Better credit card options and more competitive loans** will be made available—tailored to the current needs and past circumstances of all members.
- A **new MWRD website**, now being developed, will offer simpler, safer, more secure home banking and bill paying.
- A **new Stickney ATM** will provide more convenient account access—24/7/365.
- Other exciting changes are also in the works—stay tuned and watch us improve!



Are you taking advantage of ALL your credit union has to offer?

SAVINGS & INVESTMENT

- Regular Share Account
- Holiday Club Account
- Checking Account
- Term Share Certificates
 - 6 month
 - 12 month

FINANCING

- 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

All rates subject to change without notice.
All programs subject to withdrawal without notice.

10 Reasons to CHECK with us

Competitive advantages banks don't have

“If you owned a grocery store, would you shop at a market down the street?” This analogy traditionally describes the unique member/owner relationship you enjoy with your credit union. As a shareowner, opening a checking account at MWRD Employees’ Credit Union is an easy choice.

Our checking account already offers many FREE advantages over bank checking accounts, and we are working to upgrade its features to save members even more money and time.

MWRD ECU Checking Features

- NO Minimum Balance or Per Check Fees
- FREE Debit Card
- FREE 24/7 Online Access
- FREE 24/7 Telephone Teller Access
- FREE teller transactions
- FREE Direct Deposit / Payroll Deduction
- FREE Account Insurance to \$100,000
- Duplicate Checks for Easy Recordkeeping
- Online Bill Pay*
- Overdraft Protection**



CHECK with us. The more you invest in your credit union, the stronger it gets—which means more competitive rates and services. It’s a circle of financial success that directly benefits you!

*Minimal charge—unlimited bill payments. **Overdraft Protection is offered to those who qualify.

SPRING 2005 FINANCING RATES

RATES AS OF 4/1/2005

Rate Description	Term	APR
Signature Loan (Unsecured)	up to 60 months	10.90%
Share Secured (100% secured by shares)	up to 60 months	3.00%
New Auto Loan	36 months or less	3.99%
New Auto Loan	37 to 48 months	4.75%
New Auto Loan	49 to 60 months	5.50%
Used Auto Loan (yrs 1998 thru 2004)	Varies - contact Credit Union	5.99%
Home Equity Line of Credit	10 year amort/ 1 to 1-1/2% below prime -5% floor	5.00%



MWRD Employees Credit Union
Main Office: (312) 751-3111
100 E. Erie St. • Chicago, IL 60611
Stickney Office: (708) 588-3886
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