

A P R I L 2 0 0 6

Visit Our Newest Branch

Online at www.mwrdecu.org

Welcome to the latest way to stay connected with your money! The new MWRD Employees' Credit Union website is ready for launch. As requested by our members, the new site features:

- Home Financial Services (Internet banking—see related article on the right)
- Bill Payment services to save you time and money
- Online applications for membership, loans, accounts and services
- Calculators to help you plan your financial future
- The latest financial news from your credit union
- Current rates for financing and saving
- And much more!

**You
could
win \$250!**

Visit us online at www.mwrdecu.org, send us your comments on our new site, and you will be entered to win a drawing for a \$250 VISA® Gift Card*!

*No purchase necessary. Submit comments via email to MemberServices@mwrdecu.org, fax them to (312) 751-6125, or drop them off at either branch location to be entered into the drawing for one (1) VISA Gift Card in the amount of \$250.00.

CU Talk

Information at Your Fingertips



Our new CU Talk audio response system offers yet another way to access your MWRD Employees' CU financial information, day or night. From any touch-tone telephone, you can:

- ✓ Obtain balances for all of your accounts
- ✓ Determine which deposits and payments have cleared
- ✓ Transfer funds among your accounts
- ✓ Pay your MWRD VISA bill from your checking account
- ✓ And much more!

A user-friendly menu talks you through your options at each point during your call. Call CU Talk at **312-751-5868** anytime for up-to-the-minute credit union account access! ■

HOME FINANCIAL SERVICES

ACCESS TO YOUR MWRD ACCOUNTS – 24/7/365

Our new Home Financial Services (HFS) offers optimum access to your MWRD Employees' CU financial information, day or night. Anywhere that you can access the Internet, you can:



- View all of your accounts, including images of your drafts (checks)
- Download your transactions into Quicken™ or MS Money™
- Make loan payments to your credit union accounts
- Transfer funds among your accounts
- Order checks, stop payments, copies of statements
- And much more!

Bill Payment Options

With online Bill Payer, you can make one-time or recurring account payments online to anyone you choose! You won't believe how much time this saves you until you try it. No more writing out checks and envelopes, no more registering the checks, no more stamping and mailing. Once you've taken the few minutes to enter your payees and account information, you just click and pay. It's easy, fast, and safer than ever!

About Our Online Security

The sophisticated servers that house your information are part of a security network equipped with on-board detection capabilities, ensuring that they cannot be manipulated by an outside source. State-of-the-art firewall and router technologies secure your accounts with the latest data encryption and protection. Your credit union has taken every precaution to be sure your financial information is only accessible to you.

Sign Up Today!

To sign up or get more information about Home Financial Services (HFS) or online Bill Payer, visit www.mwrdecu.org today, or contact a friendly Member Service Representative at either of our offices.

NEW! VISA®

Platinum

The Credit You Deserve



Carrying at least one credit card is nearly essential in today's marketplace. Carrying the right card actually improves your financial picture and simplifies your life when shopping online, making reservations, settling your vacation bills, or running daily errands.

Why Our Credit Card Is an Especially Smart 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.¹ Pay off those high-rate cards you have from other lenders,² and pocket the interest savings! After the 12-month introductory period, our VISA Platinum rate is still as low as 8.9% APR*—one of the lowest rates available!

Enjoy the Service You Expect... and A Little More

The MWRD Employees CU VISA offers all of the world-class service you expect.

- Worldwide acceptance anywhere the VISA logo is displayed
- No annual fee
- No balance transfer fee
- Free auto rental insurance
- \$150,000 travel accident insurance

Plus, we have enhanced your credit union credit card with value-added features that fit your lifestyle:

- 90-day product protection
- \$1,000 Identity Theft insurance
- Identity Theft victim assistance
- Payment card registration
- Travel reservation service

Apply online at www.mwrdecu.org or in person with any of our friendly Member Service Representatives. 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.
 1 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.
 2 Balance transfers made up to credit card holder's approved credit limit. Balances on other credit accounts may not be paid in full if credit card holder does not have a sufficient credit limit. Credit Union is not responsible for balance transfer payments that are lost or delayed in the mail. Card holder is responsible for all credit accounts until they are confirmed paid in full by original lender.

Flexible 15-Month CD

All the benefits of long-term savings, plus options you don't expect

Our Flexible 15-month CD is unlike any other savings option. It offers unbeatable strength and two unique options!

5.12% APR*

- 1) You have the ability to make a one-time withdrawal** any time you want, for any reason—as long as you maintain the minimum balance.
- 2) You also have the flexibility to make additional deposits in increments of \$1000 or more.

Apply online at www.mwrdecu.org, or see one of our friendly Member Service Representatives today to open your Flexible 15-Month CD.

*See Member Service Representative for details on this LIMITED TIME OFFER. APY=Annual Percentage Yield when funds remain on deposit for the full term. There is a minimum deposit of \$10,000 and a maximum of \$50,000. One per customer. Deposits must be new money not currently on deposit at the MWRD Employees Credit Union. Offer may be withdrawn at any time without notice. **Minimum balance of \$10,000 must remain on deposit after one-time withdrawal. Penalties apply for early withdrawal.

VISA® Gift Cards

The PERFECT GIFT is the one THEY choose

Meet all of your gift giving needs with prepaid cards from VISA.

VISA Gift Card Benefits

- Accepted worldwide wherever VISA cards are welcomed.
- Safer than cash—if it is lost or stolen, the unused portion can be replaced.
- Can be used within 24 hours after card has been sold and activated.

How VISA Gift Cards Work

You can purchase gift cards at MWRD Employees' Credit Union with cash, a check, or a withdrawal from your checking or savings account. Your gift recipients can then use them at the retail location of their choice, just like a VISA debit card, for purchases up to the gift card limit. Stop in today to pick up VISA Gift Cards for all your birthday, retirement, graduation, and gift recipients.



Savings & Financing Rates

AS OF 04/1/2006

Description		
3-Tiered Savings Rate:		
Balances under \$2,500	1.00%	1.01% APY*
Balances \$2,501-\$25,000	1.50%	1.51% APY*
Balances over \$25,000	1.75%	1.76% APY*
Special Flex CD	15 months	5.12% APY*
Signature Loan (Unsecured)	up to 60 months	11.90% 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**
New Auto Loan	61 to 72 months***	7.25% APR**
Used Auto Loan (yrs 1998 thru 2002)	up to 48 months	6.50% APR**
Used Auto Loan (yrs 2003 thru 2005)	24-60 months	6.50% APR**
Home Equity Fixed Rate loan	10 year amortization	1/2 to 1% below
Current Home Equity Line of Credit	3 year draw period	1/2% to 1% below prime
VISA®	First 12 months	2.90% APR**
		8.9%, 12.9% or 16.9% based on credit history
Mortgage Loans	Call Credit Union for current rates	

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

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

