

A P R I L 2 0 0 8



Treat yourself to a well-deserved break!

Available
May 1st!

With our low vacation loan rates, you can afford to relax and leave your cares behind. Starting May 1st, you can borrow up to \$5000 at just 6.9%APR* (much better than charging it to your credit cards!) Call us for an application or download one at www.mwrdecu.org today. Where will you go?

*APR=Annual Percentage Rate. Loans are available to qualified members only. Term of the loan is approximately 12 months. Our usual credit criteria applies. Offer may be withdrawn without notice. Contact a Loan Officer for details.



We've sweetened the Deal!

Rates as low as **3.75% APR***

1% off New or Used Auto Loan Rates*

So getting a great deal is a piece of

*APR=Annual Percentage Rate. 1% off applies to our published rates on New or Used auto loans closed by May 30, 2008. Some restrictions apply. Limited time offer subject to change.

We're On Your Side

A credit union member recently wrote us a short note: ***"With gas, groceries, and electric bills all on the rise... we're looking for every possible way to cut expenses. That's why we joined MWRD Employees' Credit Union. We've checked the rates and fees at local banks, and we know you're on our side."***

It may seem sometimes like there is little difference between your credit union and the local bank. After all, we offer many of the same services. But there are significant cost differences between doing business with them and doing business with us, and in this economy few of us can afford to ignore those.

Make a valuable DIFFERENCE in your financial picture.

Switching your deposit, checking, credit card and loan accounts here is easy. Compare your current accounts to ours, and take advantage of your exclusive membership benefits:

- Low or no minimum balance for many accounts
- No-fee checking with all the extras you expect
- Free access to your accounts 24/7 via touch-tone phone or Internet
- Competitive savings rates & low-balance accounts not available at banks
- LOW FIXED interest rates on credit cards
- Lowest possible interest rate on every loan

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Members Complete the Picture



We want to express our thanks to the members who attended our recent Annual Meeting. The directors, management and staff always enjoy the opportunity to meet with you and hear your thoughts.

Your MWRD Employees' Credit Union continues to put the pieces in place to offer you an institution that meets all of your financial needs, challenges you to improve your future, and provides you the means to do so.

The meeting concluded with the election of our volunteer Board of Directors.

Congratulations to:

Patricia Young, Chairman

Anthony Balich

Brian Deitz

Mitchell Gorz

Henry Marks

Glenn Miller

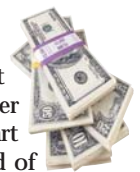
Beverly Sanders

Nathaniel Thomas, Jr.

Jacqueline Torres

We are fortunate to have these talented and dedicated members handling the direction, policies and management of the credit union. Our members are the most important pieces of the puzzle — vital to creating the colorful picture that is the future of your Credit Union. ■

Stop In For CASH Today



Get the cash you need from your account, right at our teller windows. In response to numerous member requests, your credit union purchased of state-of-the-art cash dispensing machines for each office. Now, instead of issuing a check when a member wants a withdrawal, our staff can disburse cash.

Members who used to keep a non-credit union account for cash access are now free to move all their accounts here. Talk to one of our staff members today about how easy it is to make the switch to MWRD Employees' Credit Union! ■

