

**At your credit union,
 you're always just
 steps away
 from that
 great getaway!**



Summer Loan Special
\$1000, \$2000, \$3000, \$4000 or \$5000
(your choice) at a low rate of just
7.50% APR*

*APR=Annual Percentage Rate. Loans are available to qualified members only. Term of the loan is approximately 12 months. Our usual credit criteria applies. Rates are subject to change and this offer can be withdrawn without notice.



13-month CD special:
3.00% APR*

Limited time offer. *APR=Annual Percentage Rate. Dividends paid monthly. Penalty for early withdrawal. Min \$10,000 — max \$50,000. Limit one per member.

Overdraft Courtesy Pay **Protects Your Accounts and Your Good Name**

It happens to the best of us. Due to an emergency, addition error, or scheduling change in your finances, your account may inadvertently become overdrawn. A new program at MWRD Employees' Credit Union may provide you protection from the embarrassment and additional fees of returned merchant payments.

Overdraft Courtesy Pay is a non-contractual agreement*—in addition to your current overdraft protection—extended to members age 18+ in good standing, covering overdrafts on your account up to \$300. If insufficient funds are available to cover a payment** (share draft, ACH item, bill pay item, etc.), we will activate the Overdraft Courtesy Pay service.

We will cover the payment, notify you and apply an insufficient fund fee of \$30 for each transaction that we honor, and you will avoid any fee the payee might have charged you for a returned item, in addition to keeping your good reputation intact. You do not need to sign any paperwork for this service—it is already activated on qualifying accounts. Your responsibility is simply to correct any balance deficiency as quickly as possible.

Count on us—not the payday lenders

Payday loans—which many consumers see as a quick fix when money is tight—are rarely a helpful solution. Because of the incredibly high interest rates—some as high as 700%—repaying a small loan quickly becomes a major headache. Overdraft Courtesy Pay offers protection for your payments when cash flow is tight, and though we charge an insufficient funds fee, there is no accumulating interest, because it is not a loan.

You are a valued member of MWRD Employees' Credit Union. We believe Overdraft Courtesy Pay is one way we can let you know how much we appreciate your membership.

*MWRD ECU is not obligated to cover any overdraft payment, and cannot be held liable for any reason if Overdraft Courtesy Pay is not activated for any single payment. This service may be discontinued at any time with or without cause or notice to any individual member. You may opt out of this program at any time by notifying the credit union in writing. **Overdraft Courtesy Pay is not available on ATM transactions.





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

Discount admission for



Have ALL the fun for less than full-price! Enjoy all the features of the new Hurricane Harbor water park with your paid admission.

	<u>MWRD ECU Price</u>	<u>Gate Price</u>
Two Any-Day Admission	\$48.50	Not available
Any-Day Admission	\$33.00	\$44.99+tax

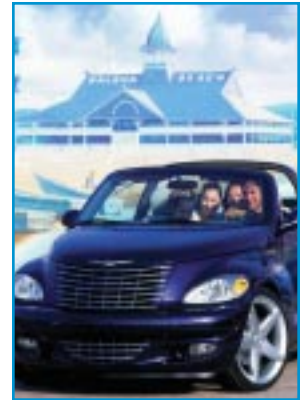
Credit Union Days Admission just \$24.00
July 23 or 24 or August 6 or 7*

*Credit Union Days tickets valid for only one of the four days.

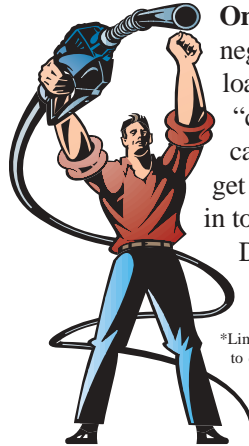
Fill 'Er Up!

Get a **FREE GAS CARD*** with our **Low-Interest Auto Loan**

You already know that financing your next car at MWRD ECU will save you money. With no end in sight to high fuel costs, your credit union's low financing may get you your best deal ever on a car PLUS a **FREE GAS CARD!**



A word of caution: Many dealers are offering low rates or dealer incentives this summer. (You usually can't get both. In many cases, the only people who qualify for the lowest financing rate are those with crystal-clear credit.) Take the dealer incentive and finance with MWRD ECU. Our rates are as low as **4.25%APR**** for new vehicles and **6.25%APR**** for used. Any time you can finance a lower dollar amount, you'll save money in the long run, especially with rates as low as ours!



One more way to ensure the best deal: If you want to negotiate with a dealer from a powerful position, get your loan pre-approved at MWRD ECU. Bargaining from a "cash-in-hand" position, you'll know exactly what you can afford, so no one can talk you into spending more. To get pre-approved, apply by phone at **312-751-3111**, or stop in to see one of our friendly Loan Officers.

Drive the car of your dreams this summer, and get a **FREE GAS CARD!**

*Limited time. Loan balance must be \$10,000-25,000 to qualify for \$25 gas card; \$25,000 or more to qualify for a \$50 gas card. Not valid for existing MWRD ECU vehicle loans. **APR=Annual Percentage Rate. Subject to credit approval. Not a promise to lend. Some restrictions apply.

Summer 2005 FINANCING RATES

RATES AS OF 7/1/2005

Rate Description	Term	APR
Signature Loan (Unsecured)	up to 60 months	10.90%
Share Secured (100% secured by shares)	up to 60 months	2% over regular share dividend rate
New Auto Loan	36 months or less	4.25%
New Auto Loan	37 to 48 months	5.00%
New Auto Loan	49 to 60 months	5.75%
Used Auto Loan (yrs 1998 thru 2004)	Varies - contact Credit Union	6.25%
Home Equity Line of Credit	10 year amortization 3 year draw period	1/2 to 1% below Prime -5% floor

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-3:00pm

