

J A N U A R Y 2 0 0 7

2007—It's Time to Celebrate!

Never pay another ATM Surcharge!

The **Allpoint** ATM network offers 32,000 surcharge-free ATMs nationwide, and MWRD ECU is now a part of this network. Just look for this symbol:



Allpoint ATMs are conveniently located in national and regional retailers such as Costco, Sears, Target, Walgreens, Exxon Mobil and more.

- **Surcharge-FREE transactions**
- **32,000 ATMs nationwide**
- **Online locator: visit www.allpointnetwork.com**
- **1 out of every 12 ATMs is part of the Allpoint network**
- **No forms to complete**
- **Use your ATM or VISA debit card**
- **Immediate access — visit today!**



Please note: Some ATMs may still display a surcharge screen during your Allpoint ATM transaction. If that happens, simply enter "Yes" to accept the surcharge and proceed with your transaction. YOU WILL NOT BE CHARGED THE SURCHARGE.

Mark your calendars:

Annual Meeting

March 28, 2007

In addition to hearing about our progress and plans, members who attend have an opportunity to chat with directors, management and staff, receive a special gift and win cash door prizes!

The meeting concludes with the election of the volunteer Board of Directors, which is responsible for the control, direction and management of the credit union.

The Nominating Committee submits a slate of candidates. If you are interested in being considered by the Nominating Committee to serve on the Board of Directors, please contact us for further details.

Watch for more information to come, and make plans to attend!

You can't find a better deal than our

Match & More CD!

That's because we will MATCH any advertised CD rate and term from any other financial institution on a 3, 6, 12, 15, 18, or 24-month CD.* PLUS, if you open your CD with new money (not currently on deposit in an MWRD account) we will ADD .25% APY** to the advertised rate! So your money ALWAYS works harder at MWRD Employees' CU. Share Certificate CDs are a great investment, because they are not subject to the temperamental nature of the stock market. Plus, your credit union funds are insured, up to \$100,000 per deposit account, by the National Credit Union Administration, a U.S. Government Agency.



Find the best rate out there, and we'll make it better!
Open your new CD today!

*MWRD ECU will match the rate and term of any advertised (published) CD rate for a 3, 6, 12, 15, 18, or 24-month term. Published advertisement must be provided by member and current on the day CD is opened; ads subject to verification. Advertisements, term and requirements will only be matched if MWRD has product availability; requirements on advertised account are requirements on MWRD account. Example 1: Rate match may be acceptable if member is required to open a checking account to receive the advertised rate, but not if s/he is required to open a money market account. Example 2: Rate match is available only on same term (i.e. 15 months). Example 3: If advertised rate/term requires account holder to open another account (such as a checking account), member must open the required account with MWRD. MWRD ECU will not match "bump up", "flex" or other special feature CDs. Overall deposit minimum \$2,000 and maximum \$50,000. All Match & More CDs subject to MWRD ECU Board of Directors approval. Limited time offer; may be withdrawn at any time without notice. Other restrictions may apply.
**APY=Annual Percentage Yield when funds remain on deposit for the full term. Penalties will apply for early withdrawal. To qualify for additional .25% APY, deposits must be new money not on deposit in any account at MWRD ECU in the past 60 days.

iPay handles your bills—the easy way!

The checkbook will soon be just another item we all thought we couldn't do without until the Internet gave us a better way to make payments. Why spend time handwriting checks, addressing envelopes and going to the post office, when you can take care of everything at once with online bill pay?

It's that time again!

Time to pay bills. It's bad enough you have to part with your hard-earned money. It shouldn't take a couple of hours and a desktop full of supplies to get it over with. That's why online bill payment is about to become your new best friend.

Check blanks? Leave 'em in the box! Envelopes? Forget 'em! Stamps? Licked that problem! You're about to pay all your bills the easiest way possible! The bill pay way!

You're In Control!

- You decide how much to pay, who to pay and when to pay.
- Need to make sure you made a payment? Search by payee to see who you paid and when.
- Transmit payments safely & securely. Security features include 128-bit encryption & Secure Socket Layer.



It's Easy!

- All you need is a checking account & Internet access.
- Pay your bills 24 hours a day, 7 days a week.
- Out of town? No worries. You can pay your bills while on vacation, at the office, from home... anywhere you have access to the Internet.
- Pay one-time bills and schedule regular payments to be automatically processed on the days you choose.
- View your payment history.
- View, add to, or edit your list of payees anytime.

Don't wait another day!

Vist www.mwrdecu.org — click on iPay today, and discover how online bill pay can make the hassle of paying bills disappear with a click!

Savings & Financing Rates

AS OF 1/15/2007

Description	Rate	Yield
3-Tiered Savings Rate:		
Balances under \$2,500	1.15%	1.16% APY*
Balances \$2,501-\$25,000	1.65%	1.66% APY*
Balances over \$25,000	2.00%	2.02% APY*
Special Flex CD - 15 months	5.00%	5.12% APY*
Match & More CD 3, 6, 12, 15, 18, or 24-months	Varies	Up to .25%APY* over advertised rate (ask us for details!)
Special Term CDs* (min \$2500, max \$50,000 deposit per member)		
SuperSix CD - 6 months	4.00%	4.07% APY*
Lucky 13 CD - 13 months	4.50%	4.59% APY*
24 KT CD - 24 months	4.75%	4.85% APY*
Description	Term	Rate
Signature Loan (Unsecured)	up to 60 months	12.90% APR**
Share Secured (100% secured by shares)	up to 60 months	2% over regular share dividend rate
New Auto Loan	36 months or less 37 to 48 months 49 to 60 months 61 to 72 months***	4.75% APR** 5.50% APR** 6.25% APR** 7.25% APR**
Used Auto Loan (yrs 2000 thru 2003) (yrs 2004 thru 2006)	up to 48 months up to 60 months	6.50% APR** 6.50% APR**
Current Home Equity Line of Credit	10 year amortization	1/2 to 1% below based on closing loan-to value
VISA®	First 12 months Thereafter	2.90%APR** 8.9%, 12.9% or 16.9% based on credit history
Mortgage Loans	Call Credit Union for current terms and lowest rates	

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

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