

Brighten your days



with our
**LOW summer
loan rates...**

and you could **WIN** a payment on us!'

The summer of 2011 is glowing with potential, and we want to make sure you enjoy every brilliant moment. Take advantage of our terrific rates — and you'll be entered into a drawing for us to make one of your monthly payments!*

**One lucky member will
WIN a monthly loan payment
of up to \$500!**

Get a loan between July 1, 2011 and September 30, 2011 and you'll be automatically entered. Don't miss your chance to win — apply for your summer cash today!

We offer great rates for all your borrowing needs:

- VISA® Platinum
- Home Equity Line of Credit
- Auto & Motorcycle Loans
- and more!

Our friendly staff can help you speed through the application process so you can get back out in the sun where you belong. Call us at **312-751-3111**, stop in to one of our offices, or get started right now by applying online at www.mwrdecu.org. ■

*No purchase necessary. Loans funded between July 1, 2011 and September 30, 2011 will automatically be entered. Offer ends September 30, 2011. Instant Loan and PHP loans not eligible. Drawing will take place on or about October 4, 2011. One winner will be awarded their October monthly payment(s) — which is one monthly payment or two bi-weekly payments, up to a total of \$500. Member is responsible for any additional payment(s) due. Odds of winning depend on number of eligible entries. Winner agrees to have his/her name/likeness used in credit union marketing communications. Credit Union employees and board members are not eligible. Usual credit criteria applies. Membership is required to fund a loan. Contact us for complete details and membership eligibility information.

Tools You Can Use

Check Your Credit Report Regularly



If it's been more than a year since you've seen your credit report, it's probably time to take another look.

Understanding the information in your credit report is important, regardless of your financial situation. Besides impacting your ability to obtain credit, rent an apartment, or even get a new job, two of the best reasons for reviewing your credit report are to make sure it's accurate and to protect yourself from fraud or identity theft.



Anyone who has applied for credit has a file. This file contains information on where you work and live, how you pay your bills, and whether you've filed for bankruptcy. Consumer reporting agencies — more commonly known as credit bureaus — gather and sell this information to creditors, employers,

insurers, and other businesses in the form of consumer reports or credit reports. The three major consumer-

reporting agencies in the United States are Equifax, Experian, and Trans Union.

You are entitled to one free credit report from each of the three major credit bureaus each year. The website where you can obtain the free copy is www.annualcreditreport.com. You can order all three reports or stagger your order over time. If you'd like someone to review the report with you, your best bet is to order a copy through Accel, our financial education and counseling partner. There is a nominal fee for the report, but once you receive it, an Accel counselor is available to help you read the report, show you how to dispute inaccurate information, and discuss credit scoring.

As a member of MWRD Employees' Credit Union you can take advantage of all the financial education and counseling services Accel offers. Accel counselors are available Monday through Thursday 7 a.m. to 11 p.m. (CST), Friday 7 a.m. to 6 p.m. and Saturday 8 a.m. to 12 p.m. To use this valuable service, simply call 1-877-33ACCEL (332-2235) or link to them online from our website www.mwrdecu.org. ■



It's a Buyer's Market And Your Credit Union Offers the Best Mortgage Options

With an abundance of homes for sale and consistently low loan rates, it is a great time to be a home buyer. Whether purchasing or refinancing, MWRD Employees' Credit Union can help you get your mortgage approved.

Recent news reports make it hard to know who to trust in the mortgage market, but we've partnered with AnyHour Mortgage to bring you quality service available 24/7, a variety of fixed and variable rate programs structured to meet your needs, and competitive rates designed to save you money.

Just a few of the many reasons to entrust your mortgage to MWRD ECU and AnyHour:

- **Fast underwriting**
Closing can often be done in as little as 30 to 45 days
- **Low closing costs**
You could save hundreds, even thousands over other lenders, because we do not charge origination points or fees. Plus, we have arranged for preferred pricing on your title, so you save even more!
- **Easy application**
Apply online or over the phone, whichever is most convenient for you. We offer free pre-qualification, a brief conversation that can help you get started without completing a full application.
- **Dedicated loan officer**
Quality member service is important to us. At AnyHour, your loan officer stays in touch with you throughout the entire process. You'll always know the next step, and you don't have the hassle of dealing with a different person every time you have a question.

To get started or to find out more, call **Colin Ungstad** at **866-322-8361**, or click on the AnyHour Mortgage logo under "Useful Links" at www.mwrdecu.org



Credit Union Holiday

Labor Day — Monday, September 5

Even when we are closed, you can access your accounts online at www.mwrdecu.org or via CU Talk at 312-751-5868.

Allpoint Free & Easy

The easiest way to access your MWRD ECU accounts is with your checking ATM/Debit card. With more than 40,000 surcharge-free ATMs available in the Allpoint network, it's easy to find one near you. There are over 700 located in the Chicagoland area alone — dozens within 1-3 miles of District locations!

From our website at www.mwrdecu.org, click on the Allpoint link under the login window. Or visit www.allpointnetwork.com to download a smartphone app which finds the closest locations for you! ■

Top 5 Tips for Cool Summer Savings

When the weather turns HOT, use these smart ideas from your credit union to enjoy a fresh breeze of fun:

- 1) **Discounted Great America tickets** = great summer memories. They're available at both our offices. Stop in today!
- 2) **Discounted movie tickets** are great for beating the heat or avoiding a summer rainstorm. Stock up now so you're ready for the blockbuster.
- 3) **Use your MWRD VISA for summer barbecue supplies.** Cooking outside avoids heating up the house, and our low rates avoid running up your high-interest balances!
- 4) **Consider the possibility of a newer model car** — our really low rates, coupled with more MPGs and more efficient technologies could actually drive your costs down.
- 5) Hang your laundry to dry outside in the sunshine, and use the electricity savings to **open a Christmas Club account** at MWRD ECU. Think... snow! ■

Savings Rates

PAID AS OF 6/30/11

| Account | Rate | APY* |
|--|-------|-------|
| Regular Savings – save more, earn more: | | |
| Up to \$2,500 | 0.10% | 0.10% |
| \$2,501-\$25,000 | 0.20% | 0.20% |
| \$25,001+ | 0.30% | 0.30% |
| Certificates of Deposit** (minimum \$2,500) | | |
| 6-month | 0.40% | 0.40% |
| 12-month | 0.60% | 0.60% |

*APY=Annual Percentage Yield. The next dividend period rates will be determined and paid from current income and available earnings after required transfers to reserves at the end of the dividend period and may be subject to change. **Subject to penalty for early withdrawal.

Featured Loan Rates

AS OF 7/1/2011

| Loan | Term | APR* |
|--|-------------------------------|-------------------------|
| New Auto | up to 36-72 months | 2.75 - 5.25% |
| Used Auto (Model Years 2005-2011) | up to 24-60 months | 4.50% |
| Signature Loan (unsecured) | up to 60 months | 12.90% |
| VISA® Credit Card | First 12 months Thereafter | 2.90% 9.90% - 19.90% |
| Home Equity Line of Credit | up to 120 months | Prime** + .25% |
| Motorcycle, Fixed Rate Home Equity and other loan programs are available. Contact us for details. | | |
| Mortgage Loans — Great rates and loan options available. Call Colin Ungstad at 866-322-8361 for details | | |

*APR=Annual Percentage Rate. All rates subject to change. Contact us for complete details. Not liable for misprints. **Prime rate as quoted in *The Wall Street Journal* Money section.

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

Lost or Stolen DEBIT Card 800-523-4175
Lost or Stolen VISA CREDIT Card 800-325-3678

Main Office:
M, T, Th, F 8:30am-4:00pm
W 8:30am-12:30pm
Stickney Office:
T, F 7:30am-3:30pm

