

Drive Green – Save Green



MWRD ECU has a new program to save you some “green” when you finance an environmentally friendly vehicle! We are proud to introduce MWRD ECU’s **“Green Auto Loan,”** designed to reward credit union members who help support the preservation of our environment by driving hybrid, alternative fuel vehicles or vehicles that feature gas mileage of 30 MPG highway.* **You can now receive a 0.50% APR** discount off our new or used standard auto loan rates when purchasing an environmentally friendly vehicle.**

Your credit union strongly supports the environmental protection values of our sponsor, the Metropolitan Water Reclamation District of Greater Chicago.

*For a list of eligible vehicles, please check www.fueleconomy.gov.
 **APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

Our Winning Members

Our recent Annual Meeting was a great success, and we enjoyed spending time with our members. The winner of our “Go Green” bike drawing was Jeff Chennault, Safety Inspector at the Stickney Plant. Jeff opened a new savings account, new checking account and signed up for direct deposit, so he’s not only saving the planet by using his new bike to ride to work every day (kidding, Jeff!) — he’s now also saving “green” over other banking alternatives as well!



Another winner...



Freida L. Calhoun from the Stickney plant ended 2009 on a high note by winning a \$150 VISA Gift Card in our “Full of Surprises” drawing. She opened a new checking account and signed up for direct deposit to participate.

Want to be our next winner? Check out our “Crosstown Classic” drawing (page 2) – then stop in to either office today to enter!



Credit Union Holidays

Monday, May 31 —
 Memorial Day

Monday, July 5 —
 Independence Day

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



The cure for Post-Statement Stress Syndrome

If you’re like most Americans, you have now received your first post-Reg Z credit card statement. The biggest shock may have been the Minimum Payment Schedule, showing just how long it will take to pay off your card, making minimum payments (with NO additional charges) — and how much you will pay over that amount of time. For many people, it was a real eye-opener.

Don’t pay your current creditors anymore.

Don’t pay hundreds or thousands of extra dollars on top of what you currently owe. Contact us right now about a balance transfer to a much lower interest rate MWRD ECU VISA®, and save yourself a significant chunk of money. Of course you’ll still pay more than your current balance, but for

the first 12 months, our rate is a low 2.90% APR*, and after the 12 months are over, our 9.9-19.9% APR will still beat their rate of 24-36% APR.

You have better uses for your money.

There’s a basic difference in philosophy between our credit card program and those promoted by banks and department stores. Our credit card is designed as a tool to help you manage your money, rather than a profit-generating center for outside stockholders.

Quit paying high interest rates and ever-increasing fees! If you don’t already carry our credit card, contact us today at 312-751-3111 or apply online at www.mwrdecu.org. We’re here to promote a healthy financial outlook for all of our valued members.



Win tickets to the Crosstown Classic!

Back by popular demand — your credit union is once again holding a drawing for two great seats to the Sox/Cubs game on Sunday June 27th at US Cellular Field.

Managing your money is one area in life where you need a solid batting average. Your credit union team offers lots of financial strategies to help improve your game. This spring, start your winning season by:

- Joining the Credit Union
- Referring a new Member who joins
- Opening a new Checking Account
- Setting up Direct Deposit, or
- Opening a new MWRD ECU VISA account!

Any of these plays earns an entry into our drawing for two Crosstown Classic tickets. Stop into the Credit Union by June 15th to enter!



*Some restrictions apply. Odds of winning depend on the number of entries received. Complete rules available at mwrdecu.org. Contest ends 6/15/2010.

Savings Rates		AS OF 4/1/2010
Description	Rate	Yield
3-Tiered Savings Rate:		
Balances under \$2,500	0.25%	0.250% APY*
Balances \$2,501-\$25,000	0.50%	0.501% APY*
Balances over \$25,000	0.75%	0.752% APY*
Certificates of Deposit:		
6-month	1.00%	1.005% APY*
12-month	1.25%	1.257% APY*

*APY=Annual Percentage Yield. All rates subject to change. * Subject to penalty for early withdrawal. Rates based on dividends that remain in account until maturity.

Financing Rates		AS OF 4/1/2010
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
Auto Loans:		
NEW	36 months or less	3.75% APR**
	37 to 48 months	4.50% APR**
	49 to 60 months	5.25% APR**
	61 to 72 months***	6.25% APR**
USED (yr 2004)	up to 24 months	5.50% APR**
(yrs 2005 - 2006)	up to 36 months	5.50% APR**
(yrs 2007 - 2008)	up to 48 months	5.50% APR**
(yrs 2009 - 2010)	up to 60 months	5.50% APR**
Motorcycle Loan:		
NEW	36 months	6.00% APR**
	48 months	7.00% APR**
	60 months	8.00% APR**
USED:	36 months	6.75% APR**
	48 months	7.75% APR**
	60 months	8.75% APR**
Current Home Equity Line of Credit	10 year amortization	.5 % to 1% below Prime ¹
NEW! FIXED RATE HOME EQUITY LOAN	80%LTV	10 years
	80%LTV	15 years
	100%LTV	10 years
	100%LTV	15 years
VISA®	First 12 months	2.90%APR**
	Thereafter	9.9%, 14.9% or 19.9% based on credit history
Mortgage Loans - Call Credit Union for current terms and lowest rates		

APR=Annual Percentage Rate. *See Loan Officer for details. All rates subject to change. Some rates quoted may be promotional rates and can be withdrawn at any time without notice. ¹Special on auto loan rates for a limited time, subject to change. See Loan Officer for details. Not liable for misprints. ¹ Based on closing loan-to-value. Prime rate as quoted in The Wall Street Journal Money section.

Swing for the fences

How much do you know about your team?



Cubs Fans:

1) What was the team called in 1902, before they became the Cubs in 1903?

2) In what year did the Cubs win their first World Series?

3) Cubs slugger Sammy Sosa began his Major League career with what team?



Sox Fans:

1) In which year did the Chicago White Sox franchise begin?

2) Who did the White Sox defeat to win their first World Series?

3) In 1908, Hall of Fame pitcher Ed Walsh won how many games?

Return your answers (guesses?) to the Credit Union. All trivia contest forms which are 100% correct will be entered into a drawing for Sox/Cubs prizes!

Name _____

Member ID# _____

Daytime Phone# _____

A BETTER SOLUTION THAN PAYDAY LOANS

MWRD's \$500 InstantLoan is the low-cost alternative you can trust!

NO CREDIT CHECK!
Ask for details!

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

