

# Dare to Compare

## Our VISA® Platinum's 2.90%APR\* Intro Rate

Use our Visa® Platinum to pay off high-rate credit cards from other lenders!<sup>1</sup>

It's a smart choice. Our VISA Platinum credit card carries advantages the best advertised balance transfer offers<sup>3</sup> can't match. Even big banks that offer a 0% Intro Rate fall short when you compare the details.



Credit Card	MWRD Employees' Credit Union VISA® Platinum	Capital One® Platinum Prestige MasterCard	Citi® Platinum Select® MasterCard® or VISA®
<b>Intro Rate</b>	2.9% APR*	0% APR*	0% APR*
<b>Transfer Fee</b>	\$0	3% per transfer	3% of balance
<b>Cash Advance Rate</b>	21.9% APR*	24.9% APR*	25.24% APR*
<b>Rate after Intro</b>	9.9- 19.9% APR*	10.9%-18.9% APR*	11.99-21.99% APR*
<b>Credit Required</b>	Good	Excellent	Credit Score of 750+

\*APR=Annual Percentage Rate. Comparison based on information provided on each creditor's website as of 12/12/2011.

### Our VISA Platinum offers all of the world-class service you expect.

Whether you're traveling across town or around the world, our credit cards provide the flexibility and convenience you need.

- Worldwide acceptance wherever you see the VISA logo
- No annual fee
- No balance transfer fee
- 90-day product protection
- Identity theft insurance and assistance
- And more!

### Your membership entitles you to tools that work harder to improve your financial health.

Apply online at [www.mwrdecu.org](http://www.mwrdecu.org), by phone at **(312) 751-3111** or complete the application enclosed. When you apply, be sure to complete a Balance Transfer form, so that you can take advantage of our 2.90% APR\* introductory rate!

\* APR=Annual Percentage Rate. Rates after introductory period based on applicant's credit score and range from 9.9% APR to 19.9% APR. Credit and cash advance limits vary accordingly. Cash advance rate 21.9% APR. Rates subject to change without notice. Complete terms and conditions available on application. 1 Introductory rate only; limited time offer; subject to change without notice. Missed or late payments will result in revocation of the introductory rate; credit card holder will then pay the rate designated on approval. Penalty rate is 24.9% APR. Complete terms and conditions available on application. 2 Balance transfers made up to credit card holder's approved credit limit. Balances on other credit accounts may not be paid in full if credit card holder does not have a sufficient credit limit. Credit Union is not responsible for balance transfer payments that are lost or delayed in the mail. Card holder is responsible for all credit accounts until they are confirmed paid in full by original lender. 3 Sources: creditcards.com & smartbalancetransfers.com

## DROWNING in unnecessary bank fees?

**Our accounts keep your head above water!**



**Banks are using customer fees to propel profits. Now's the time to jump ship & move your checking account here!**

- **FREE Online Banking & Bill Pay**
- **FREE Debit Card with access to thousands of surcharge-free ATMs nationwide**
- **Open your new checking account and sign up for direct deposit by March 15, 2012 to be entered to win!**
- **Existing checking account holders who add direct deposit are also eligible.**

Open your new account online at [www.mwrdecu.org](http://www.mwrdecu.org)  
(select "Add Account")  
or stop in and see us today!

\*No purchase necessary. Members who open a new checking account and/or sign up for direct deposit between January 1, 2012 and March 15, 2012 will automatically be entered. Contest ends March 15, 2012, and drawing will take place shortly after. Current checking account holders not eligible unless new direct deposit is set up. One winner will win a \$200 gift certificate for Entertainment Cruises which depart from Navy Pier (learn more at [www.entertainmentcruises.com/city/Chicago/home](http://www.entertainmentcruises.com/city/Chicago/home)). Member is responsible for any additional charge(s). 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. Membership is required to open a checking account. Contact us for complete details and membership eligibility information.

### 5 Simple Steps to a Better Account

Maybe you've avoided making the switch, because you thought it would be a hassle. But with big banks poised to spring new fees (replacing their failed attempt last fall), NOW is the time. We've boiled it down to five easy steps.

- 1) If you haven't already, **open a checking account at MWRD ECU** and register for our easy-to-use online banking & bill pay.
- 2) **Call the companies that debit your account each month** (utilities, creditors, etc.) and provide them with your new credit union checking account info. Tip: Keep a list and verify with each 2 weeks later.
- 3) **Switch your direct deposit** to your new credit union account (contact your HR department, or ask us for a form). Confirm the date for your first direct deposit, so you know when you can start processing payments from your credit union account.
- 4) **Print out E-statements and any history** you want from your old bank's bill pay system, along with your payees & account numbers, so you can easily enter them into our bill pay system.
- 5) Armed with your printout, **enter upcoming payments** into our bill pay system (double check that they will be processed before the due dates to avoid any late fees.) Then cancel those same payments in your old account. Keep the old account open for one month, just to make sure all checks, payments and deposits clear.

If you have questions or need a hand with any of these steps, please contact us. Unlike the big banks, we're here to help our members, not profit from them. Join the 40,000+ consumers who have migrated to credit unions over the last few months\*, and enjoy our low financing rates, low fees and extra courtesies!

\*Source: Credit Union National Association

# Tools You Can Use:

## Checking Your Money

Knowing how to successfully manage a checking account and maintain a checkbook register is an important component of sound money management. The following tips will help you to stay organized and manage your checking account with ease.

**1. Create a spending plan:** A spending plan, or budget, will help you organize your finances and maintain your checking account. Develop a plan that makes the best use of your money to be sure your dollars stretch to cover all your financial needs.



**2. Maintain your check register:** Your check register is an important record of your financial transactions.

Note all account transactions in your register, including written checks, ATM withdrawals, online and telephone transfers, and deposits. If your check register is kept up to date, it will always provide you with your current balance.

**3. No more float time:** The period between when you write a check and when it is deducted from your account is called float time. Because retailers can process checks electronically, float time has become virtually non-existent and checks can clear the same day they are written. Always have enough money in your account to cover the amount of the check on the date that you write it.

**4. Know if you have overdraft protection:** If you write a check or authorize a transaction for more than you have in your account, it will "bounce," and be returned as non-sufficient funds (NSF). This can be quite costly, as you may be charged for the NSF. If you have overdraft protection, however, funds available from your savings account or from a line of credit may be used in order to cover the NSF. You will still be charged a fee, and possibly interest; however, the fees are often less than if you bounce a check. For more information, talk to a credit union representative.

If you want to learn more about how to properly manage your checking account, visit [www.checkright.org](http://www.checkright.org), an online self-study education module. CheckRight was developed by MWRD ECU's partner in financial wellness, Accel Members Financial Counseling. If you have a question about your own personal finances, call an Accel counselor Monday through Thursday 8 a.m. to 12 a.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. at 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org).



## ANNUAL MEETING ANNOUNCEMENT

Mark your calendars now!

Date: Wednesday, March 28, 2012

Time: 5pm (Registration starts at 4:30pm)

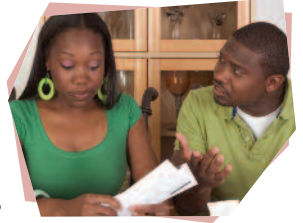
Place: MWRDGC Main Board Room

You're invited to join us as we review the events of 2011 and discuss plans for 2012, followed by a social hour. Refreshments will be served.

## Too many post-holiday bills?

### Set up a Club Account now

Special occasions such as holidays tend to zap resources and can throw even the most careful budget off track. If you have ever used a high-interest credit card to finance holiday gifts or travel, you know how frustrating it is to try to pay it off—and how much more it costs in the long run.



Now you can incorporate these events into your budget, setting aside just a little each month through payroll deduction to quickly build a significant balance. Save ahead... and pay in cash next holiday season. Talk to us about a Holiday Club Account!

(Note: our Vacation Club is another great budget-saver!)

## Savings Rates

PAID AS OF 12/31/11

Account	Rate	APY*
Regular Savings – save more, earn more:		
Up to \$2,500	0.10%	0.10%
\$2,501-\$25,000	0.11%	0.11%
\$25,001+	0.13%	0.13%
Certificates of Deposit** (minimum \$2,500; choice of 6, 12, 18, 24 or 36 months)	0.15%	0.15%

\*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 12/31/2011

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.

## Credit Union Holiday Schedule

- January 16 - Martin Luther King Jr. Day
- February 13 - Abraham Lincoln's Birthday
- February 20 - Presidents Day

*Remember, you can access your accounts 24/7 online at [www.mwrdecu.org](http://www.mwrdecu.org) or by phone at 312-751-5868.*

*Access cash from thousands of surcharge-free ATMs in the area – to locate one near you, just click on the ATM graphic in the left column of our website.*

**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

Federally insured  
by NCUA