

Always here for you.

MWRD Employees' Credit Union

(312) 751-3111 Phone
(312) 751-6125 Fax

(312) 751-5868 24 hr. Audio Response
www.mwrdecu.org

J U L Y 2 0 0 9

Your Credit Union — a Safe Place in the Financial Jungle

Enter to win a
\$100 gift card*
to Rainforest
Café!

Our members enjoy a temperate climate with adventures in financial success! We offer 24/7/365 access to your money through a variety of safe paths, better rates than you'll find in neighboring villages, and shelter from the dangerous ups and downs of the stormy economy.

Plus, thru September 30, you'll get a chance to win dinner for your tribe at the Rainforest Café, just by:

- Joining the Credit Union
- Referring a new Member
- Opening a new Checking Account, or
- Setting up Direct Deposit.

Go wild! Join our safari today and get a share of the treasure (without any pesky mosquitos!)

*Some restrictions apply. Odds of winning depend on the number of entries received. Visit www.mwrdecu.org for complete details.

EVERYONE **WON!**

No matter how you feel about the outcome of the Crosstown Classic, one of our members was a big winner during MWRD Employees' Credit Union 2nd Quarter Membership Drive. **Thomas R. Connelly** in Purchasing won two tickets to the Sox/Cubs game on June 28.

Many other members were winners, too — taking advantage of all the financial opportunities available at the credit union. We signed up 23 new members, with 5 referrals, 15 new checking accounts, and 5 new Direct Deposit users. When more members use more services, it benefits all of us. And as baseball fans know, it's all about the stats, right? ■

Vacation **YOUR** way

SEE US for your Vacation Cash!



Everyone can use some extra cash for vacation, and offering low interest rates on loans to our valued members is one of our top priorities. So, put away those high interest credit cards this summer, and apply for our vacation loan today.

Completed loan applications will be accepted through the close of business on Friday, July 31, 2009. Approved loans will be processed thru July 31, 2009.

Loan amounts will be \$1000, \$2000, \$3000, \$4000 or \$5000 — YOU CHOOSE! The term of the loan is approximately 12 months, and the interest rate is a low **8.9%APR***. ■

*APR=Annual Percentage Rate. Loans are available to qualified members only. Our usual credit criteria applies. Rates are subject to change and this offer can be withdrawn without notice. No payments are due until August 2009; however, interest accrues from the date of loan disbursement. You have the option to begin payments immediately if you desire.

When the going gets **TOUGH,** the tough get a **BETTER LOAN**

Financial experts often say you can save hundreds of dollars by financing your car at a credit union. With rates as low as **3.75%APR***, it's simple — our members get better car deals.

CarQuotes helps you find the perfect car AND pay less

Working with our trusted auto-buying partner, CarQuotes.com, you can

buy a new vehicle for less, without any hassles and aggravation. The free CarQuotes system offers the lowest possible markups over the invoice price. Plus they have a network of quality dealerships known for customer service and satisfaction and an easy-to-navigate website with buying tools and pricing information.



CarQuotes.com

Don't make the mistake of financing at the dealer
To get pre-approved for an auto loan or link to CarQuotes, visit us at www.mwrdecu.org or call (312) 751-3111 today. Whether you've got your eye on the latest eco-friendly coupe or just need to get from Point A to Point B, MWRD Employees' Credit Union offers great auto loan rates to fit any budget. ■

*APR=Annual Percentage Rate, subject to change. Not a promise to lend. Some restrictions and standard credit qualifications apply.



MWRD Members Get

EXCITED

About Our VISA® Rates!

- Introductory rate of **2.9% APR*** for 12 full months
- Competitive **FIXED** interest rates as low as 8.9% APR* thereafter
- No balance transfer fee—transfer your high-interest balances to your MWRD VISA & save!
- No annual fee
- Free auto rental insurance + \$150,000 travel accident insurance
- Worldwide acceptance anywhere the VISA logo is displayed



Remember, whether shopping, entertaining, or enjoying a day at the beach — use your MWRD VISA credit card, and save money! To learn more, call (312) 751-3111, stop by any of our locations, or apply online at www.mwrdecu.org

* APR=Annual Percentage Rate. Rates after introductory period based on applicant's credit score and range from 8.9% APR to 16.9% APR. Credit and cash advance limits vary accordingly. Cash advance rate 19.9% 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. Three missed or late payments will result in a rate of 21.9% 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.

How Much Debt Is Too Much?

If you worry that you have too much debt, you're not alone. Carrying too much debt is like playing with fire. But how much is too much? Check the following list. If you answer YES to any of the questions, your debt may be out of control.

- Are my credit card balances rising or is my income decreasing?
- Do I only pay the minimum amounts required on my accounts?
- Do I consistently charge more each month than I make in payments?
- Do I use new credit or cash advances to pay bills?
- Am I over the limit on any credit cards?
- Have I received phone calls or letters about delinquent bill payments?
- Do I know how much I owe or am I afraid to find out?
- Do I hide the true cost of purchases from my spouse?
- Do I work overtime to keep up with credit card payments?
- Do I dip into savings to pay monthly bills?
- Have I lost my job, or am I fearful that I might?



If you need assistance with eliminating your debt, MWRD ECU members can take advantage of the Accel program, a free financial education and counseling program. Visit www.accelservices.org, or call 1-877-33ACCEL (332-2235).

Credit Union Holidays

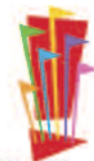
Sept 7 Labor Day



Access your accounts online at www.mwrdecu.org or via CU Talk at 312-751-5868.

Stop Here First 4 Summer Fun!

If you're looking for a discount on your day at Great America — we have your ticket to summer fun! Stop in and see us to keep more money in your wallet!



SixFlags
GREAT AMERICA
It's playtime!

MWRD Employees' Credit Union

A great financial partner in tough economic times



Credit unions across America are safe, sound and successful. Members are putting their faith (and their money) in their credit unions, and it's paying off.

Credit unions are STILL LENDING MONEY TO MEMBERS. Unlike the news stories you've heard about consumers who can't get bank loans, or automakers who no longer offer financing — we are open for business, and our business is providing the lowest financing possible for all your needs. Please check with us FIRST for your auto loan, home equity loan, credit card, debt consolidation, or any need you have.

If you have any questions about the new higher insurance limits protecting your money or your financing opportunities at MWRD ECU, please stop in and see us, or contact us at (312) 751-3111.

Savings Rates

AS OF 7/1/2009

Description	Rate	Yield
3-Tiered Savings Rate:		
Balances under \$2,500	0.25%	0.25% APY*
Balances \$2,501-\$25,000	0.50%	0.501% APY*
Balances over \$25,000	1.00%	1.004% APY*
Certificates of Deposit:		
6-month	1.25%	1.257% APY*
12-month	1.50%	1.510% 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 7/1/2009

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 2003)		
	up to 24 months	5.50% APR**
(yrs 2004 - 2005)		
	up to 36 months	5.50% APR**
(yrs 2006 - 2007)		
	up to 48 months	5.50% APR**
(yrs 2008 - 2009)		
	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	1% below Prime (5% floor)
NEW! FIXED RATE HOME EQUITY LOAN		
80%LTV	10 years	8.00% APR**
80%LTV	15 years	9.00% APR**
100%LTV	10 years	8.50% APR**
100%LTV	15 years	9.50% APR**
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		

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. †Special on auto loan rates for a limited time, subject to change. See Loan Officer for details. Not liable for misprints.

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