

Good Fortune Can Be Yours

at Credit Union Advantage



Call it luck or call it opportunity! As a member of Credit Union Advantage, good fortune is yours because we're offering four outstanding programs to help you start your New Year right. From now through April 1, 2010, take advantage of these offers:

Attention Hospital Associates! Lunch & Learn Sessions Just For You

Mark your calendar and plan to attend a "Financial Wellness" Lunch & Learn session at your hospital site during the month of March 2010. Presented by Credit Union Advantage, each 40-minute workshop will provide relevant information on stress-related financial issues like "Getting Out of Debt" and "Building Up Your Net Worth."

Tuesday, March 2, 2010

St. John Hospital & Medical Center, Detroit

Tuesday, March 9, 2010

Providence Park Hospital, Novi

Thursday, March 11, 2010

St. John Oakland Hospital, Madison Heights

Thursday, March 18, 2010

Providence Hospital, Southfield

Tuesday, March 30, 2010

St. John Macomb Hospital, Warren

Date to Be Determined

St. John Riverview Center, Detroit

All sessions will be held from 11:30 am until 12:30 pm. Although a healthy snack will be provided by the Health Enhancement Program, attendees should bring their own lunch. Credit Union Advantage will provide handouts, notebooks, pens and a prize drawing.

Please register with St. John Health Connect at 866-501-3627 and watch your hospital workplace, web site and newsletter for details and updates.

Drive For Five Vehicle Loan

AS LOW AS

5.00% Fixed APR*
 New & Used Models

Whether you purchase a new or used vehicle, or if you want to refinance a higher-rate loan from another financial institution, make Credit Union Advantage your choice for financing.

Smart Start Loan

AS LOW AS

7.50% Fixed APR*
 Up To 3 Years

Take advantage of this low-rate "Smart Start Loan" to help you manage your finances this year. If you're planning home improvement projects, covering anticipated expenses such as taxes or college, or simply paying off high-interest credit cards to save money, this loan is a smart choice.

VISA Credit Card

AS LOW AS

9.99% Fixed APR*

Get rid of high-rate credit cards (could be charging you up to 25% interest), and make the switch to your Credit Union VISA. There's no annual card fee, 25-day grace period on purchases, and we won't raise your rate or cut off your credit limit without warning.

2010 Certificate of Deposit

2.010% APY*

**\$500 Minimum –
 \$10,000 Maximum
 1-Year Term**

It's important to save! To help you start out the New Year on the right track, we're offering this 2.010% Certificate of Deposit. If you have money on deposit at other financial institutions, bring that money to your Credit Union and invest in a New Year CD today!

Annual Meeting Scheduled The Credit Union Advantage 40th Annual Meeting will be held on Monday, March 22, 2010 at 4:00 pm in Conference Room A on the 8th floor of the Providence Medical Building, 22250 Providence Drive, Southfield.

All members are invited to attend to meet the Board of Directors and employees. Two Board of Director seats, Frank Brock and Michele Ciokajlo, are up for re-election. Credit Union Advantage members interested in running for our volunteer board should contact Janice Zuchowicz at 248-996-6070 on or before January 31, 2010.

Please RSVP by calling 313-647-9601 if you are planning to attend, as seating is limited.

*APR = Annual Percentage Rate, subject to change. Rate based on individual creditworthiness. Vehicle loan rate also based on model year and term of loan. Loans cannot be used to pay on existing loans at CU Advantage.

**APY = Annual Percentage Yield. Interest is computed daily, paid and compounded monthly.



Top 10 Tools

Credit Union Advantage wants to be the partner you turn to for building wealth and enjoying life. Make a 2010 New Year's resolution to improve your financial wellness and get started by taking advantage of our top ten tools today!

- 1. Free Financial Counseling Through Accel:** Get help developing a budget, understanding your credit report, improving your credit score or activating a debt management plan...all at no cost to you.
- 2. Second Chance Membership:** If you are a St. John or Providence employee with poor or no established credit history, you are eligible to join Credit Union Advantage with limited benefits and services.
- 3. No Fee Individual Retirement Accounts (IRAs):** Traditional and Roth IRA personal savings plans allow you to keep more money for yourself and pay less to Uncle Sam. If you leave your job or retire, and you have earned benefits in a traditional qualified retirement plan, you can keep the tax-deferred status by rolling over those funds directly into a Traditional IRA. IRAs also offer a safe option to diversify your retirement savings.
- 4. Fee-Free Coverdell Education Savings Accounts:** Unlike state 529 plans, Coverdell ESAs can be used to pay for qualified elementary and secondary education expenses. Earnings grow on a tax-deferred basis, and distributions are tax-free if the money is used to pay for qualified education expenses.
- 5. Smart Checking Account Options:**
Regular Checking requires no minimum balance and the \$2 monthly service fee is waived when a \$500 aggregate balance is maintained.
Advance Preferred Checking earns dividends and has no monthly service fee if an average daily balance of \$1,500 is maintained.
Club 55 Checking, for members 55 and up, offers free checks, earns dividends, and has no monthly service fee when an average daily balance of \$1,000 is maintained.
- 6. Youth Certificates:** Members under 18 years of age can earn an Annual Percentage Yield of 3.0% with an initial certificate deposit of \$100 (new money) to a maximum of \$10,000. Unlike our other certificates, additional deposits can be made throughout the 48-month term. Credit Union Advantage youth accounts have no monthly service fees.
- 7. Member Discounts and Savings:** Discounts available through our partnerships with AAA Insurance, Sprint-Nextel, Turbo Tax or Jackson Hewitt Tax Preparation, Merchant Credit Card Services, and the new UNA Prescription Discount Card.
- 8. Free or Surcharge-Free Network of ATMs:** As a Credit Union Advantage member, your first six ATM transactions each month are free. Plus, you have access to the CO-OP Network of more than 28,000 surcharge-free ATMs throughout the United States and Canada. Find a location via text message, phone, online or GPS device.
- 9. Risked-Based Lending:** Our risk-based lending allows you to qualify for lower rates based on credit score and history. It also provides lending opportunities for members who may otherwise be denied credit.
- 10. Low or No Fees:** Although most of our fees are simply costs that we pass on, loyal members, who use Credit Union Advantage as their primary financial institution, find that they qualify for many free services such as online bill pay, Internet account access and checking.

Your Opinion Could Win You \$100 **There's Still Time!**

Thanks to everyone who submitted answers to our 2010 planning survey. Time is running out, but you still have a chance to win one of three \$100 prizes. You can submit your survey entry via our web site: www.cuadvantage.coop, by mail, or at any of our three locations. Drawings will be held on January 15, 2010.

News Briefs

Important Notice: Account Verifications

The Accounting firm of Cindrich and Mahalak will be conducting their Annual Credit Union Advantage Account Verification in early 2010. If you receive a letter in the mail from them, it is legitimate. This is a simple verification letter. You will not be asked to give your account numbers or any other personal information. Feel free to contact one of our offices if you have any questions or concerns. Your cooperation is appreciated.

Prize Winners

Five Credit Union Advantage members won big in our "Win Big/ Putt for Loan Discounts" new accounts and services promotion. Drawings were held at each of our three locations on October 1, 2009.

Kelly Fildew, Benny Holman and Harvey Fenderson were all winners of Golf Lover's Gift bags. **Linda Weil** won the \$100 Lowe's gift card and **Melissa Whetstone-Howard** was the winner of the first prize, a \$250 Frankenmuth gift card. Congratulations to all the winners and thanks to all the participants. It was great fun!

Holiday Hours & Closings

Martin Luther King, Jr. Day: Monday, January 18 - *Closed*

Presidents' Day: Monday, February 15 - *Closed*

Annual Meeting: Monday, March 22 - *Closing at 2:30pm*

Good Friday: Friday, April 2 - *Closing at noon*

Happy New Year

All of us at Credit Union Advantage wish you a happy, healthy and financially successful New Year!

Box Scores:

Members: 3,872

Assets: \$27.6 Million



Southfield Office

Providence Medical Building
22250 Providence Drive
Southfield, MI 48075
248-996-6070
Fax: 248-849-5391

Detroit Branch

Pointe Plaza at
St. John Hospital
19169 Mack Avenue
Detroit, MI 48236
313-647-9601
Fax: 313-647-9604

Novi Branch

Providence Park Medical Office Building
26850 Providence Parkway, Suite 110
Novi, MI 48374
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