



NEWS

April 2009

 Affinity Group Credit Union *Serving Municipal & Health Services, Crestwood Community, and WySouth members.*



2% OFF

Sale

Knock up-to
2% Off*
Your Current Rate
When You Transfer
Your Loan to the
Credit Union

*Rate based on applicant's credit history. Offer does not include credit card, home equities or mortgage loans. Rate includes .25% discount for automatic payment transfer, payroll deduction or direct deposit. Subject to floor rate of 4.50%APR. Rate subject to change without notice.

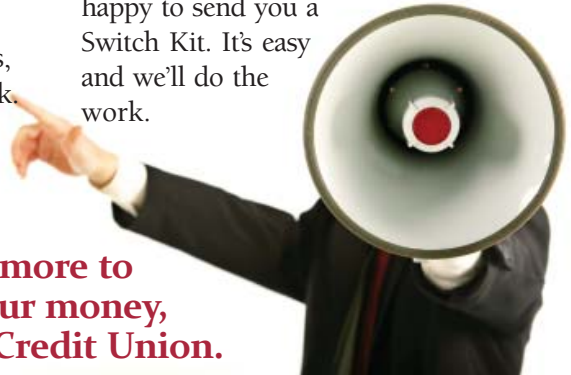


Go Ahead Tell The Best Kept Secret

Spread the word to your family, friends and co-workers about the many benefits of being a member of Affinity Group Credit Union. Tell them:

- Providing excellent member service is our goal. We'll never treat you like an account number.
- We have money to lend and better interest rates on loans. We offer flexible terms that fit your budget.
- We are located in Pontiac, Garden City, Wyandotte and Flat Rock. AGCU is part of the CO-OP Network, the Credit Union Family Service Centers, and Xtend Shared Branching network. Conduct your credit union business at these locations and ATMs all across Michigan and the country.

- Access your accounts 24 hours a day with: ATMs, It's ME 247 internet banking, CU*Talk, our automated phone service, CU*Easy Pay, our internet bill payment and E-Statements.
- Did you know that we do Mortgages? Our experts in the Mortgage Center department are always ready to help.
- Avoid fees and earn points towards lower loan rates with Cool Perks Rewards. Earning is easy; use the credit union's services. Simple.
- Your money is safe here. Funds are protected to the maximum National Credit Union Administration (NCUA) limits of \$250,000. Visit www.ncua.gov for more information.
- We are a Michigan based credit union. Your money stays here and we're proud of that!
- Come home to the Credit Union. We can help. Contact us and we'll be happy to send you a Switch Kit. It's easy and we'll do the work.



Share the secret! We have more to offer. Make the most of your money, bring it to Affinity Group Credit Union.

Hey Kool Kid! Visit the Easter Bunny with Us!

Each Kool Kid's member will receive a FREE picture with the Easter Bunny.

The Easter Bunny will visit each CU location 3:00 pm - 5:00 pm on these dates:
Pontiac on April 2, Flat Rock on April 3, Garden City on April 8, and Wyandotte on April 9

From April 1st through April 30th, every time a deposit is made of at least \$5, the Kool Kid's members will receive an Easter Egg with a surprise inside (including candy, cash, Chuck E. Cheese tokens and more).



College Scholarship Programs

As part of our commitment to supporting the educational goals of our members, Affinity Group Credit Union is proud to offer a \$500.00 scholarship each year. Members who are high school seniors and will be attending college in the fall are encouraged to apply for this award. We view the Credit Union scholarship as an investment in our community and our Credit Union's future.

■ Each applicant should submit an essay accompanied by a report that includes statistical information on why Credit Unions are the best financial choice.

■ Please make sure when you submit your essay it includes your name, address, your account number and the school you will be attending in the fall.

■ All submissions should be received by Friday, May 29, 2009. Essays will be kept by AGCU and not returned to applicants.

Fax Essay to 248-322-8094 or email to marketing@affinitygroupcu.org

Mark Your Calendars for the 63rd Annual Meeting of Affinity Group Credit Union

Come and participate in your credit union's annual meeting being held on Tuesday, April 28th 2009 at 5:00 p.m.

Be involved. Did you know that the board of directors at a credit union is composed of members who volunteer their time, and is elected by the credit union membership? Come, vote and take part in the direction your credit union is going, *you* have a say.

The board members who are up for re-election are: Jeanette McComb, Bruce Crossman, Gerald Dwornick and Jim Miriani. If you are interested in serving on our Board of Directors please contact the Nominating Committee (Jim Kotlarek, Brian Lee, Sandra Ososkie) at MemberService@affinitygroupcu.org. We look forward to seeing you there.



For your information:

■ IRA Reminder

There's Still Time to Make Contributions to Your 2008 IRA.

You have until Wednesday, April 15, 2009 to make your contributions to your 2008 IRA. With competitive rates and up to \$250,000 in federal deposit insurance, Affinity Group Credit Union will take good care of your nest egg. Call or stop by today.

■ E-Statements - Go GREEN

Help save a tree and receive your monthly statement conveniently!

No longer will you have to wait and wonder when your statement will arrive in your mailbox. Each month you will receive an email notifying you that your E-statement is available and with just a few clicks it's there when you need it. Get rid of the piles of paper as E-Statement will store the last 12 months of your monthly statements. It's free and easy to use. Visit the credit union's web page and click on 'It's Me 247' to sign-up. It's safe, secure and convenient.

E-Mail

MemberService@affinitygroupcu.org

Affinity Group Credit Union

Serving Members of
Crestwood Community,
Municipal & Health Services,
and WySouth at These Following
Locations:

27621 W. Warren Ave.
Garden City, MI 48135
734-458-2800 • fax 734-458-2050
www.crestwoodcu.com

144 E. Pike St., Pontiac, MI 48342-2632
248-334-0568 • fax 248-334-2740
www.mhscu.com

22855 Gibraltar Rd., Flat Rock, MI 48134
734-379-9125 • fax 734-379-9181

269 Oak Street, Wyandotte, MI 48192
734-285-0600 • fax 734-285-3264
www.wysouthfcu.org

CU*TALK
1.800.850.9915

There are over 100
CU Shared Branches visit
www.xtendcu.com
for a location near you

Service Centers/CO-OP
Financial Services
Call 1.800.800.9700
for a location near you.

Your 24 hour ATM card or Debit card
may be used at teller machines
displaying these symbols:



CU LOBBY CLOSINGS:
Friday, April 10 Good Friday

**GOOD FRIDAY ONLY
DRIVE THRU HOURS:**
at the Crestwood & WySouth locations
8:30 a.m. - 1:00 p.m.
Friday, April 10 Good Friday

ALL CU SERVICES CLOSED:
Saturday, July 4 Independence Day
Monday, May 25 Memorial Day

