



# NEWS

October 2009

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

## Get A Great Rate From Your Credit Union

When You Purchase Your Vehicle at an Enterprise Car Sale



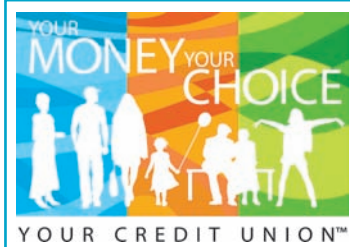
Purchase a used vehicle from an Enterprise Car Sale and you can expect:

- No-Haggle Pricing - The price you see is the price you pay.
- ASE Inspected - Each vehicle goes through a rigorous 109 point inspection by an ASE-Certified technician.
- 7 Day Repurchase Agreement - If you change your mind, we'll buy it back, no questions asked.
- 12/12 Limited Power Train Warranty - Every Enterprise used vehicle is backed with a 12-month /12,000 mile limited power train warranty.
- 12-Month Roadside Assistance - Flat Tire? Lost Key? Out of Gas? No problem! Your used car purchase includes our one-year unlimited mileage roadside assistance program.
- Free CARFAX Reports - A free CARFAX Vehicle History Report is available for every vehicle sold.
- Trade-Ins Welcome - Enterprise will gladly accept your trade-in.
- Get pre-approved with Affinity Group Credit Union and SAVE!

as-low-as  
**4.50%**  
up to **72**  
Months\*

Visit [cuautodeals.com](http://cuautodeals.com) or call 1-800-car-deals today for the Enterprise Car Sales location nearest you.

\*Rates are as-low-as and subject to credit approval. Your rate may be higher depending on your credit rating.



### NATIONAL CREDIT UNION DAY IS OCTOBER 15, 2009

Celebrate with us! Join us in our lobby, for light refreshments to say 'Thank You' for being our member.

### \*\*\*\* IMPORTANT NOTIFICATION \*\*\*\*

Due to a new federal regulation, we are required to change the due dates on all revolving credit (credit cards, lines of credit and Home Equity Lines of Credit). **Your new due date will now be the 28th of each month** and your payment amount will be displayed on your monthly statement. In addition, all new loans opened after August 1, 2007, will also be changed to the 28<sup>th</sup> of each month as well.

No action is required on your part as your original loan contract provides the authority for us to change the due date. There will be no change to how your payment is made or applied. If you make or have scheduled your payment for a different date of the month prior to the 28th, you may continue to do so.

This due date change will not change the date of your automatic loan transfer or payroll deduction, unless you tell us to do so.

Adjusting due dates assures that the credit union is compliant with the federal regulation, with the least amount of disruption, or confusion to you our member.

Members of Crestwood and WySouth with credit cards will not have a due date change at this time, our card processors are adjusting their statement mailing dates to accommodate this new federal regulations. Due dates for credit cards will ONLY change if your credit card information is reflected on your monthly Credit Union statement.

## Planning Your Holidays?

Think of the Credit Union First!  
Open a 2010 Christmas Club Account



Christmas Club Accounts are a great way to save and take the stress out of holiday shopping. Open an account through 'It's ME 247' our on-line banking and begin saving today. Simply decide on the amount and your money will automatically be deposited into the Christmas Club account each pay period. Sit back and watch your money grow! The money you've been saving, all year, will be deposited into your Checking Account (or Regular Share Draft Account if you do not have a checking) the first of November. Enjoy having fewer bills in January by opening a Christmas Club Account with the credit union today. Now that's a plan!

**REMINDER: The 2009 Christmas Club Account Funds will be transferred into your Credit Union Checking Account or Share Draft Account November 2nd.**



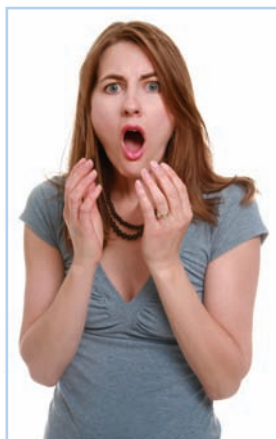
## Mark Your Calendar: Santa's visiting the Credit Union!

Garden City Location: Friday, December 4, 2009 4:00 p.m. - 6:30 p.m.  
 Flat Rock Location: Saturday, December 5, 2009 10:00 a.m. - 1:00 p.m.  
 Pontiac Location: Friday, December 11, 2009 4:00 p.m. - 6:00 p.m.

Kids ages 0-8 are welcome to visit Santa at the credit union. There will be a free photo, snacks and a prize drawing! You must have a Kool Kid's Club Account to join us for this special event. If your child is not a member, sign up for a Kool Kid's Club Account the day of the event.

## Courtesy Pay Protecting You From Embarrassing Situations

Courtesy Pay is a service that is designed to add a measure of protection to your personal checking account. Courtesy Pay covers your insufficient funds checks, up to your approval limit, for one low fee per covered item. This means, instead of returning a check to a merchant due to insufficient funds, the Credit Union may pay your check, saving you additional charges from the merchant's return check fee. More importantly you save the embarrassment of settling up with a merchant or, more costly, their collection agency. It also helps protect your credit rating.



by other methods first, such as automatic transfers from your eligible savings account or from an established line of credit before paying your overdraft utilizing Courtesy Pay and imposing a \$25.00 fee for each overdraft we pay.

### Do I need to apply for Courtesy Pay?

No applications or additional signatures are required. As long as you are a member in good standing, which includes having an account with us for a minimum of 90 days, making regular deposits to the account, bringing your account back to a positive balance regularly, no delinquent loans, and no legal orders against the account, your Courtesy Pay privilege remains active.

### How does it work?

The Credit Union may pay items on your checking account up to a limit of \$500 (including the amount overdrawn item(s) and the Courtesy Pay fee(s), bringing your checking account to a negative balance. A \$25 fee will be assessed for each item that draws your account into the negative. The Credit Union will send a notice each time an overdraft occurs. At that point you have 30 days to bring your account current, either through a direct deposit, transfer of funds or a deposit at one of our branch locations.

### How do I access Courtesy Pay?

Overdrafts may be paid utilizing your Courtesy Pay funds, up to the limits mentioned previously. This includes checks and withdrawals made at their branch office, ACH (electronic) Transactions, Debit and ATM transactions.

### What if I already have overdraft protection?

The Credit Union will always look to pay overdrafts

This noncontractual courtesy of paying overdrafts requires no account holder action, it is not a loan. No additional agreements need to be signed and it costs nothing unless the privilege is used by initiating check, electronic funds transfer or other payment or withdrawal requests for more than the amount that is on deposit and available in the account. If the account is maintained in good standing and has the need for this "courtesy," we may, at our sole discretion, pay the item(s) up to the authorized limit. The account will then be charged a \$25.00 fee for each time that overdraws the account. Returned Items will incur the Non-Sufficient Funds charge as outlined in our schedule of fees.

Courtesy Pay is a way for the Credit Union to provide a higher level of service to our members by helping protect your account and reputation when an inadvertent overdraft occurs. If you have any questions in regards to Courtesy Pay and it's features, please contact the Credit Union and we would be happy to review the service as well as other options to make your account more 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:



### CREDIT UNION CLOSINGS:

**Lobbies Closed - Drive Thru Service (at the Flat Rock, Garden City and Wyandotte Locations) and Call Centers Available**  
8:30 a.m. - 1:00 p.m.:

Wednesday, November 11 Veterans Day  
Friday, November 27  
Thursday, December 24 Christmas Eve  
Thursday, December 31 New Years Eve

### Lobbies and Drive-Thru Closed:

Monday, October 12 Columbus Day  
Thursday, November 26 Thanksgiving Day  
Friday, December 25 Christmas Day  
Saturday, December 26  
Friday, January 1 New Years Day

