



# NEWS

October 2008

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

## FINANCIALLY *Safe and Sound*

**How strong is Affinity Group Credit Union?** In today's economic world, we would like to reassure our members that your Credit Union remains strong and is operating in a sound responsible manner. Regulators define a well capitalized Credit Union as a Credit Union with net worth ratio of 7%. We are very safe and sound and have nearly two times the net worth to be considered well capitalized. The Board

of Directors standards have always gone above and beyond what the Regulators consider a safe and sound credit union. Affinity Group Credit Union has a net worth ratio of 13.14% which means we have almost double what the regulators indicate to be well capitalized. Your money is safe and insured to the maximum NCUA limits. For more information you can visit [www.ncua.gov](http://www.ncua.gov).

**Share Insurance** - Your money is safe at Affinity Group Credit Union. As a state-chartered federally insured credit union, your funds are NCUA insured to at least \$100,000 and backed by the full faith and credit of the United States Government.



## Another **FREE** Financial Tool To Assist Our Members

As a valued member of Affinity Group Credit Union, we are committed to serving you. And as a benefit of your membership, we are providing you with free access to and financial education and counseling services.

Affinity Group Credit Union has teamed up with *Accel*, a financial counseling program. Through comprehensive education and exceptional service,

this organization has been assisting individuals for more than 44 years.

Through our partnership with *Accel*, you will enjoy unlimited access to financial counselors without paying – it's free!

As a member of Affinity Group Credit Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

*Accel* can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

*Accel* counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org)



## For Credit Union Savings!

- Low Loan Rates with Fast Approvals
- Low Rate Credit Cards Without the Gimmicks
- Free Convenient Services
- Cool Perks Rewards
- Discounted Gift Cards
- And Much, Much More!

Hey! Bring in family or eligible co-workers to join the credit union and earn 500 Cool Perk points when they do!

## Dates to Remember

■ **National Credit Union Day is Thursday, October 16, 2008.** Join us in our lobby for a treat to say Thank You for being our member.

■ **Christmas Club Account Transfers** Christmas Club money will be transferred into your checking account on November 1, 2008 or into your savings account if you do not have a checking account.

# Courtesy Pay

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.

## How does it work?

The Credit Union may pay item 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 either 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 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 30 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.

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 protects your account and reputation when an inadvertent overdraft occurs. If you have any questions in regards to Courtesy Pay and it's features, please call the Credit Union and we would be happy to review the service as well as other options to make your account more convenient.

## CU CLOSINGS:

Monday, October 13	Columbus Day
Tuesday, November 11	Veteran's Day
Thursday, November 27	Thanksgiving
Friday, November 28	
Thursday, December 25	Christmas
Thursday, January 1	New Year's Day

## Drive Thru Open Only:

(WySouth Location 8:00 a.m. - 1:00 p.m. and  
Crestwood Location 9:00 a.m. - 1:00 p.m.)

Friday, November 28	
Wednesday, December 24	Christmas Eve
Wednesday, December 31	New Year's Eve



144 East Pike Street, Pontiac, MI 48342  
800.552.8643 • 248.334.0568  
FAX 248.334.2740

**MHS POH Branch**  
50 North Perry, Pontiac, MI 48342

**MHS NOMC Branch**  
461 W. Huron, Pontiac, MI 48341

[www.mhscu.com](http://www.mhscu.com)



27621 Warren Ave  
Garden City, MI 48135  
734.458.2800 • FAX: 734.458.2050

[www.crestwoodcu.com](http://www.crestwoodcu.com)



**Wyandotte Branch**  
269 Oak Street, Wyandotte, MI 48192  
734.285.0600 • FAX 734.285.3264

**Flat Rock Branch**  
22855 Gibraltar Rd.  
Flat Rock, MI 48134  
734.379.9125 • FAX 734.379.9181

[www.wysouthfcu.org](http://www.wysouthfcu.org)

## Other Services

**CU\*TALK**  
1.800.850.9915

**E-Mail**  
[MemberService@affinitygroupcu.org](mailto:MemberService@affinitygroupcu.org)

There are over 100  
CU Shared Branches visit  
[www.xtendcu.com](http://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:



Make Your Holiday  
**Wishes**  
Come True

Borrow **\$5,000**  
for **12 Months** at  
**9.9% APR\***

\*Rates are as-low-as and subject to credit approval. Your rate may be higher depending on your credit rating. Includes .25% for payroll deduction or auto transfer. Does not apply to existing credit union loans.