



Community Credit Union

Big enough to get the job done...small enough to care.



Lost or Stolen ATM/Debit Card?

Simply call
(800) 554-8969
immediately to suspend access to the card!

Annual Meeting Results

The Annual Meeting of Eastpointe Community Credit Union was held March 11 at the Cloverleaf Restaurant.



At the Annual Meeting the following members were re-elected to their volunteer leadership positions:

Kerry Weishaupt
Becky Hertel
Donna LaBadie

We thank everyone who pitched in to make the Annual Meeting another great credit union event. Thanks to all for continued support of Eastpointe Community Credit Union!

SPRING 2009



Youth Week: The Magic of Saving!

\$10 free for signing up for Savings Account

Youth Week will be celebrated at the credit union between April 20 and April 24. We encourage all youth members to celebrate "The Magic of Saving".

And for new youth members (age 16 and younger) we've put together a great savings incentive. Any first-time Savings Account opened with an initial deposit of least \$10 will receive \$10 free - on the credit union!

Be sure to share the message about the magic of saving as Credit Union Youth Week approaches. Stop in to make a deposit during Youth Week!



Invest In America Means Big \$\$\$ Back

Save thousands of dollars...now!

Invest in America is about great American vehicles - and credit union members!

Members across the country are benefiting from \$80 billion in loans designated for purchase of new GM and Chrysler autos.

If you are even remotely considering buying a new vehicle, look into the Invest in America package. In some cases credit union members have saved several thousand dollars on top of already low-priced vehicles.

This incentive is scheduled to run through June 2009. To discuss credit union financing and major incentives on American-made cars, trucks and SUV's, contact the credit union today!



Home Equity Loans Available

Looking to loosen up some cash? Consider a Home Equity Loan from Eastpointe Community Credit Union.

Our Home Equity Loans included no fees for qualified borrowers. And by borrowing against the equity you've established in your home, you'll be surprised how easily and quickly you can have access to much-needed cash.



Home Equity Loans at ECCU:

- **6.5% - 60 months**
- **7% - 120 months**
- **7.5% - 180 months**

For more information about Home Equity Lines of Credit call or simply stop by the credit union today!

Know Your Credit Score

Check Out Our Great Rates!

The best rates are based on approved credit!

SECURED LOANS

Credit Score	Rate No Pymt For 60 Days	Rate No Pymt For 90 Days
680+	6% APR	7% APR
640-679	8% APR	9% APR
600-639	10% APR	11% APR
550-599	12% APR	13% APR
549 & below	14% APR	15% APR

80% of retail on vehicles
5 years & older - Financing up to 60 months.

Home Equity 6.5% APR
60 months

Home Equity 7% APR
120 months

Home Equity 7.5% APR
15 years

UNSECURED LOANS

CREDIT SCORE	RATE
680+	10% APR
640-679	12% APR
600-639	14% APR
550-599	16% APR
549 and below	18% APR

HOLIDAY CLOSINGS

Good Friday
Friday, April 10

Easter (Extended)
Monday, April 13

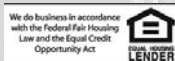
Memorial Day
Monday, May 25

Independence Day (Extended)
Monday, July 6



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SPRING 2009

Update Your Beneficiary Info

Although it's not a pleasant topic, it is vitally important that you regularly review and update your beneficiary information.

In the event that you pass away, will the people who depend on you be taken care of? Don't leave the financial future of your family to chance.

Stop in to the credit union during business hours to ensure that the ones you love are taken care of after you're gone.

Spring Toys: Money to Lend!

If it's got a motor, we've got a loan...

If the first wave of warm weather has you thinking about summer fun, take action!

We're offering a Spring Toy Loan for almost any machine with a motor! Don't let a single week of warm weather pass you by. We've got loan packages designed for you!

Spring Toy Loan

- Rates as low as 6% APR
- Up to 10 year on purchases over \$20,000

Whether you're interested in water toy, motorcycle, fifth wheel, scooter or any other fun toy, let us handle your financing!



Updated Fee Schedule

ATM Transaction Fee* \$2.00 per transaction
• 2 free ATM transactions to all members
• 3 free ATM transactions to all direct deposit members

IRA Maintenance Fee \$10.00 per year
Wire Transfers \$15.00
Legal Garnishments/Levy \$25.00

SHARE DRAFT ACCOUNT FEES:
Monthly Service Fee** \$3.00 per month
Overdraft Transfer Fee \$3.00 per overdraft
Courtesy Pay Fee \$25.00 per item
Overdraft Protection Available - Must Apply

Drafts Returned NSF \$25.00 per item
ACH Returned NSF \$25.00 per item

Stop payment order fee \$17.00 per order
Draft copy fee \$3.00 per copy

Draft / Check printing Varies depending on the style

** \$3.00 SD fee waived if you maintain a \$300 balance or have Direct Deposit

SAVINGS FEES:
Monthly service fees \$1.00 per month. The fee is waived if you maintain a \$101.00 balance, under 18 yrs of age or have an outstanding loan.

Account Closure fee \$5.00 if the account is closed within 6 months