

## Annual Meeting

Results of the election to the Board of Directors were announced at the Annual Meeting on Thursday, April 30, 2009. The following members were unanimously elected:

- Kimberley Curry Bishop
- Damian Murchison
- Raynor Zillgitt, Jr.

## Board Organization Meeting

The following were elected to 1-year terms:

- Chairperson — Raynor Zillgitt, Jr.
- Vice Chairperson — Shane Lovellette
- Treasurer — James Barnes
- Secretary — James Bonner

## Ultimate Interest & Free ATMS Anywhere

With SoSMART® Checking, convenience is rewarded. Just meet three simple steps per cycle — receive E-Statements, 1 Direct Deposit or Direct Payment, and 15 Debit Card Purchases — and we'll put money in your pocket by refunding your ATM fees and paying you ultimate interest. SoSMART has no monthly service fee, no minimum balance, free Internet Banking with Bill Payer, and overdraft protection.

## Where could \$10,000 take you?

Find out by entering the Summer Sweepstakes sponsored by PSCUFS PayLynx, the provider of NuUnion's Bill Payer. Pay at least 3 bills online using Bill Payer in July 2009, and you'll receive an entry into the sweepstakes for EVERY bill paid! Each bill you pay online with Bill Payer increases your chances of winning. In addition to the \$10,000 Grand Prize, other prizes include a \$1500 travel certificate, GPS unit, and \$100. Visit NuUnion.org to get started today!



888.267.7200 | NuUnion.org



## NuUnion News

### A Better Way to Pay for College

The cost of college continues to rise, making it harder to afford. At NuUnion, we're committed to helping students find the best funding for their education. We can help you and your family fill in the gaps that federal aid may leave behind. With no origination fees, lower interest rates, deferment of principle and interest while in school, and flexible repayment terms, you'll get significant cost-savings by choosing your credit union's student loan over other alternative lenders. Apply by calling 800.758.9830 or online at NuUnion.org.

### Win \$100,000 with Save to Win CD

This is a very different Certificate of Deposit available at eight Michigan credit unions, including NuUnion. It's designed to make saving fun, allowing you to start with as little as \$25 and then awarding you with chances to win cash prizes as your CD balance increases. Each \$25 increase in your balance will give you a chance to win—up to 10 chances every month. The real prize is the nice savings balance you will build as you make regular deposits to your Save to Win. But to make things exciting, there's one annual grand prize of \$100,000 that will be awarded in January 2010. Plus, monthly cash prizes ranging from \$15 to \$400 awarded at each credit union.



# Privacy Policy

NuUnion Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union and its affiliate, Mortgage Center L.C., and therefore this notice will be applied to both.

If after reading this notice you have questions, please contact us at: 517.267.7200 or 888.267.7200

or write to: Privacy Notice  
NuUnion Credit Union  
501 S. Capitol Avenue  
Lansing, MI 48933-2320

## Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us or our affiliate, Mortgage Center L.C.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.
- Information we receive from your consumer purchasing and census data.

We may disclose all of the information we collect, as described above, as permitted by law.

## Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies, mortgage service companies, and securities broker-dealers.
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and government agencies.

NuUnion Credit Union and its affiliate, Mortgage Center L.C., may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

## Disclosure of Information to Parties that Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## Disclosure of Information About Former Members

If you terminate your membership with NuUnion Credit Union or its affiliate, Mortgage Center L.C., we will not share information we have collected about you, except as may be permitted or required by law.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## What Members Can Do to Help

NuUnion Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers), or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!