

Treatment of Members as Consumers

NuUnion values and respects the relationship you have established with us. You have placed your trust and confidence in us. The Board of Directors of NuUnion established a policy entitled *Treatment of Members as Consumers*. This policy was established to insure all members receive treatment that is safe, fair, dignified, and respectful of privacy.

If you feel you have received treatment that was unsafe, unfair, undignified, or not respectful of privacy, you are encouraged to contact the CEO of the credit union in writing at 501 S. Capitol Avenue, Lansing, MI 48933-2320, by phone at 517.267.7200, or e-mail to ceo@NuUnion.org.

The following is a copy of NuUnion's policy entitled *Treatment of Members as Consumers*.

With respect to interactions with members as consumers or those applying to be members, the CEO shall not cause or allow conditions, procedures, or decisions which are unsafe, unfair, undignified, or unnecessarily intrusive.

Further, without limiting the scope of the foregoing by this enumeration, he or she shall not:

1. Use application forms that elicit information for which there is no clear necessity.
2. Fail to establish with members as consumers a clear understanding of what may be expected and what may not be expected from the service offered.
3. Fail to inform members as consumers of this policy, and to provide a way to be heard for persons who believe they haven't been accorded a reasonable interpretation of their protections under this policy.
4. Fail to give members as consumers an alternative to direct payment of fees whenever possible; and, when necessary, establish fees charged to members as consumers which are limited to recovering costs and providing a fair return.
5. Fail to protect members as consumers from the harmful effects of smoking while in credit union buildings.
6. Fail to establish a policy concerning prohibiting members as consumers from carrying concealed weapons on NuUnion premises and to inform the members, as consumers, of this policy.



NuUnion News

2009 Calendars

We're happy to provide you with NuUnion's ever popular year-in-glance calendar. Many of our members use them as a reference guide throughout the year. A PDF is also available at NuUnion.org under the *Member Center*. The State of Michigan version listing state paydays and holidays will be sent to the Human Resources from each state department the end of October. They will distribute to all of their offices.

Looking to downsize your car or car payment?

Are you paying too much for your vehicle loan at another financial institution? Refinance your vehicle loan at NuUnion, lowering your monthly payment and possibly saving you hundreds of dollars over the life of your loan. Rates are low and there's no application fee. In addition to refinancing your loan from another financial institution, NuUnion can also help if you're planning to buy a new or used car, truck, or recreational vehicle.

How are you doing? Find out with a Financial Check-Up.

If you've got money questions, get them answered today! You schedule check ups with your doctor and car mechanic, why not take a look on whether you're making progress in your efforts to be financially fit. What can you expect from your Financial Check-Up—Credit Report Exam, Debt Inspection, Checking Account Review, and Savings Study. During the Financial Check-Up, we get to know you and your unique situation before making any recommendations. After your appointment, we'll complete an analysis and then follow up with specific recommendations. Set up your free one-on-one Financial Check-Up by October 31 by calling 888.267.7200. You can also schedule an appointment next time you're at your local branch.

Access the value you've built in your home

Your home is more than a place to live. It's an investment that grows in value over time. NuUnion offers an easy, affordable way to borrow against that value for things you need such as home improvements, bill consolidation, or vacations. With our Inverted Home Equity Loan, you'll get the lowest payments and our lowest fixed rate for up to 15 years. And usually there are no closing costs and your interest may be tax deductible.



888.267.7200 • NuUnion.org

Nominating Procedures for 2009 Election

Board Chairperson Rick Laber has appointed the following persons to the 2009 NuUnion Nominating Committee:

Bernice Sullivan, Chair – 517.241.1957

James Barnes – 517.335.5774

James Bonner – 616.842.1033

Alma Weber – 517.887.2313

Michael Downer – 517.886.1332

The Nominating Committee will select a slate of three candidates to fill the three positions on the NuUnion Board of Directors open for election. Each position is for a three-year term. This slate of candidates will be published in the *NuUnion News* insert included in the December statement mailing.

The Board of Directors presently consists of nine (9) persons who serve without compensation. The Board of Directors possesses the authority and responsibility for the general direction of the business affairs, funds, and records of the credit union and is responsible for maintaining its safety and soundness. Directors may be appointed to serve on other committees established by the Board.

Any member who wishes to be considered for the slate must submit an application to Nominating Committee, c/o Office of the President/CEO, 501 S. Capitol Avenue, Lansing, MI 48933-2320, or by delivery to a member of the Nominating Committee no later than the close of business (5:00 p.m.) on Thursday, October 30, 2008. Application packets are available from any member of the Nominating Committee or from the Office of the President/CEO.

The qualifications necessary for candidacy are:

- A. The member shall not have had a felony conviction of any type within the past 10 years.
- B. Any member who has been convicted of a criminal offense involving dishonesty or a breach of trust shall not be a candidate unless or until approval has been granted by the National Credit Union Administration Board for the member to serve on the NuUnion Board.
- C. The member shall not have a conflict of interest or must disclose any potential conflicts of interest and must agree, if elected, that he or she will remove any conflicts of interest to the satisfaction of the Board.
- D. The member must have a minimum of \$5 in their Primary Savings Account, no chargeoffs with NuUnion, and not be currently delinquent on their loans.

After the Nominating Committee submits its slate of candidates, any member that had previously submitted a timely application to the Nominating Committee for consideration on this year's slate, and who wishes to run against the slate, may do so by filing petitions containing 500 valid signatures. The process for submitting the petitions will be announced in the *NuUnion News* insert included in the December statement mailing.

Fee Changes

Effective November 1, 2008

Continuous Negative Balance Daily Fee	\$5.00
(On checking accounts after 10 business days)	
Inactive Account Monthly Fee	\$3.00
(After 1 year inactivity. Avoid fee by maintaining combined daily savings balances of \$300 or additional active products.)	
Low Balance Savings Monthly Fee	\$3.00
(Formerly Single-Account Fee. Avoid fee by maintaining combined daily savings balances of \$300 or additional active products. Members 18 or younger and Teen Program members excluded.)	
Membership Closing Fee	
(Closed within first 6 months) ...\$10.00 or balance of account—whichever is lower	
Official Check (Cashier's Check)	\$4.00
Personal Money Order	\$3.00
Wire Transfer (outgoing)	\$20.00

Effective January 1, 2009

Money Market Monthly Service Fee	\$10.00
(Avoid fee by maintaining \$1,000 daily balance)	
<i>Interest will be paid on all balances</i>	
Reg D Excess Savings Withdrawal Fee	\$1.00
(Applies per withdrawal to electronic/check withdrawals from Savings and Money Market Accounts)	

Withdrawals from all savings and money market accounts are limited by Regulation D (Reg D). This is a federal regulation all financial institutions must follow. It puts restrictions on the number of withdrawal transactions through electronic channels that are allowed on savings accounts. Reg D limits these withdrawals to six (6) per month. For money market accounts, only three (3) of those six (6) can be checks written off the account. Additional information is available in the Savings and Money Market FAQs at NuUnion.org.