



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.

2010 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.

NuUnion ATMs Unavailable October 27 & 28

NuUnion ATMs will be unavailable beginning Tuesday afternoon, October 27 through Wednesday evening, October 28 for a system upgrade. You can conveniently get cash back at many merchants when you make a pinned Debit Card purchase. You have our apologies for the inconvenience this ATM outage may cause and we've made some accommodations to make it easier for you. During this time, ATM fees will be refunded when you use any ATM. There may be a short delay in receiving the refund.

Great Auto Rates & Flexible Terms

Finance your new or used car, truck, motorcycle, or RV through NuUnion.

- No loan application fee
- Highly competitive rates
- Flexible repayment terms
- Have greater bargaining power by getting pre-approved before you shop
- Convenient on-the-spot financing at over 80 dealerships
- Protect your vehicle with Guaranteed Asset Protection (GAP) and Mechanical Repair Coverage
- Save money with auto insurance discounts

Quickly apply by phone at 888.267.7200, online at NuUnion.org, or at your local branch.



Nominating Procedures for 2010 Election

Board Chairperson Raynor Zillgitt, Jr. has appointed the following persons to the 2010 NuUnion Nominating Committee:

Shane Lovellette, Chair – 517.381.5596
Kimberley Bishop – 517.373.8294
Michael Downer – 517.886.1332
Alma Weber – 517.887.2313
Raynor Zillgitt, Jr. – 517.324.1079

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 29, 2009. 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.

NuUnion's New Mortgage Advisors

NuUnion welcomes Bruce Perkins and Melisa Miller as our new Mortgage Advisors. They bring over 18 years of experience in the mortgage industry. Each person has different needs when it comes to buying a home. Bruce and Melisa enjoy meeting people, getting to know them, and seeing what they can do to help find the mortgage that's right for them.



Bruce Perkins



Melisa Miller

Bruce handles the Lansing area and Mt. Pleasant. He can be reached by calling 888.267.7482. Melisa handles the Westside of the state and Hastings. She can be reached by calling 888.267.7418, ext. 102.