



Owner's Manual



NuUnion
CREDIT UNION

NuUnion is a new kind of credit union in Michigan.

We build meaningful relationships with our members to help them find innovative and customized solutions for their financial needs

We take care of people, not just their accounts.



888.267.7200 | NuUnion.org

Table of Contents

About NuUnion	2
Owner's Expectations	3
Owner's Unique Features	4
Maintenance	6
Warranty	7
Hours & Locations	8
Some Community Organizations NuUnion Has Supported	9

About NuUnion

As a not-for-profit financial cooperative, we're owned by our members—the people that save and borrow through us. As a NuUnion member, you're an owner in an organization that is democratically governed and supervised by a Board of Directors. Board members are unpaid volunteers who represent your interests—their fellow members. Unlike commercial banks and savings institutions, we have no stockholders. As a credit union, we serve our members—our owners—as opposed to the bottom line interest of stockholders. Our earnings are either reinvested in improved services or returned to our members through higher returns on savings, reduced loan rates, and fewer and lower service fees.

A Legacy Built on Personal Service

NuUnion's history dates back more than half a century, rooted in two long-established Michigan credit unions: State Employees Credit Union (SECU), established in 1952, and Ottawa County School Employees Credit Union (OCSECU), established in 1955. Each credit union had a solid history of growth, stability, and personalized service, with a long tradition of commitment to the members and communities they served.

In 2004, SECU and OCSECU joined together. In 2005 we expanded to a community charter to serve anyone in 28 counties serving mid-Michigan. And in 2006, we changed our name to NuUnion Credit Union. Thanks to the combined and growing strength of our members, assets, and resources, NuUnion is today one of the most well-respected financial institutions in Michigan.

NuUnion is a new kind of credit union in Michigan—one that's designed to do more for you. We're providing more services, support, and resources. More choices and solutions. And more ways to help you meet your financial goals. We take care of you, not just your accounts.

Core Purpose/Values

Our core purpose is to *help people attain their aspirations*. NuUnion's core values are the foundation of our organization and embraced by our staff, management, and Board of Directors. These values are our commitment to each other and to you:

- Work together to serve others
- Respect the dignity and worth of each individual
- Individual and organizational integrity
- Strive for excellence; celebrate success

Owner's Expectations

Your credit union is working for you. We take a truly personalized and individualized approach to serving you. It can be something as simple as a warm smile and sincere greeting when you visit a NuUnion branch. Or, a NuUnion representative that takes extra time to explain a program, answer a question, or solve a problem.

We believe in getting to know you before making a recommendation, rather than simply pushing the latest financial product. We'll direct you toward the programs and accounts that are right for you, and we'll make sure you receive the best terms and rates. We'll provide the solutions and advice that will help you build greater financial security, today and for years to come. *After all, you've earned this kind of service!*

NuUnion practices safe and sound business practices that ensure the financial strength of our credit union on behalf of our entire membership, and also for the benefit of future members. Decisions are made in the best interest of the membership as a whole.

Empowerment

At NuUnion, we feel a responsibility to be your advocate, empowering you with excellent financial resources and knowledge so you're better able to manage your money. We invest in resources that enrich your financial future.

NuUnion's Consumer Library provides free books, videos, and other publications on topics ranging from financial management to home ownership. We even offer educational seminars, budget counseling, and no-obligation financial planning—all designed to help you make better-informed financial choices. NuUnion's Student Branches provide real life financial experiences and information to the youth in our community, teaching them the importance of managing their own finances and setting realistic savings goals.

Owner's Expectations

Networked

We're proud to provide you with financial products and services through our preferred partners. With their expertise and knowledge, they allow NuUnion to offer you total financial solutions—commercial lending through Michigan Business Connections, a full range of mortgage options through Mortgage Center, rebates on real estate agent fees through CU Realty, investments and insurance through MEMBERS Financial Services, and discounted estate planning through American Advisors. With more choices and solutions, our preferred partners offer more ways to help you meet your financial goals.

Forward-Thinking

NuUnion is constantly looking for ways to enhance and strengthen our products and services. We've introduced innovative financial products to our marketplace including our Internet Banking that offers the number one Bill Payer available to products like our unique, SoSMART™ Checking paying a high interest rate and free ATMs nationwide. You can be assured that your credit union will continue to be a leader—providing you with the latest innovation and technology.

Commitment to our Communities

By our very nature and charter as a credit union, NuUnion exists to serve its members' financial needs first and foremost. It's only natural we should also take a leadership role in supporting organizations and activities that work to improve our members' communities, and their quality of life. To that end, NuUnion provides sponsorships and contributions to many different community organizations, and our employees donate their time, talents, and money to help many other local groups and causes.

As a community-based credit union, the strength of our organization depends on the strength of our communities. This is why it's so important that we give back to the people and neighborhoods that support us. Everything we do to create opportunities and remove barriers—whether it's through our business practices or our community involvements—all contributes to the same goal—*helping people attain their aspirations*.

For a list of some of the organizations that NuUnion has supported, see page 11.

Owner's Unique Features

Communication

As an owner of NuUnion Credit Union, we value your insight and hope you will share your thoughts with us. We'd like to know what you expect from your credit union, what you value, and how we can better serve our communities. Your input helps us understand how we're doing. It helps us understand how we can change to make a more meaningful difference in the lives of our members.

Products and Services

As an owner, you have access to the very best in financial products, services, and support. Along with traditional savings, checking, and loan programs, we offer everything from youth programs and mortgages to investments, insurance, and retirement planning—all in addition to a full suite of online and business services.

Convenience

NuUnion has 14 branches throughout Michigan located in the greater Lansing area, Grand Haven, Hastings, Holland, Jenison, and Mt. Pleasant. NuUnion's charter is open to anyone in the community, so everyone can become a member.

We have 45 NuUnion owned ATMs serving our market areas. Additionally, with our SoSMART™ Checking, any ATM in the country is your's because NuUnion refunds your ATM fees (up to \$25 per cycle).

NuUnion offers the latest generation of secure Internet Banking with the number one Bill Payer system available. Log on to NuUnion.org from any computer at any time to get access to your accounts.

Our Member Contact Center is as close as your phone with convenient hours Monday through Friday from 7:30 a.m. until 5:30 p.m. and Saturdays from 9:00 a.m. until 1:00 p.m..

If you have any questions, just stop by your local branch, call our Member Contact Center at 517.267.7200 or 888.267.7200, or visit NuUnion.org.

Maintenance

NuUnion is a financial cooperative of members committed to helping each other—and their community—economically. A financial cooperative works most effectively when individual members participate fully by using as many products and services as possible. As an owner and user, we encourage you to join in supporting the *people helping people* credit union philosophy by choosing NuUnion for all your financial needs.

We work hard to provide our members with the best products, services, and value for all their financial needs. Your full participation helps us maintain a strong financial cooperative and return the highest value to you and all members. It also enhances our ability to offer more innovative products and services to meet your needs, thereby assuring we stay ahead of your financial needs.

NuUnion offers financial resources for every stage of you and your family's lives. One of the most important life skills is the ability to handle money responsibly. We believe in teaching these lessons to children, teenagers, young adults, and older adults. We offer financially related programs for all ages—all designed to help you make better-informed choices.

It's important to have a financial check-up at various points of your life. We're here for you every step of the way!

- Savings plans for children
- Planning for college
- Planning for a first job
- Planning for marriage.
- Planning for children
- Changing jobs
- Planning for retirement
- Planning your will and estate

Warranty

Insurance

Your funds are backed by the full faith and credit of the United States Government. The National Credit Union Association (NCUA), a federal government agency, insures your funds up to \$100,000; with IRAs separately insured up to \$250,000.

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. Policies are established to insure all members receive treatment that is safe, fair, dignified, and respectful of privacy.

Privacy Policy

At NuUnion, we believe that respecting and protecting the privacy of our members is an essential part of the services we provide. We adhere to strict privacy policies and practices to protect the confidentiality, security, and integrity of each member's nonpublic personal information consistent with state and federal laws.

Our Promise

You've earned this kind of service.

Hours & Locations

Member Contact Center

517.267.7200 or 888.267.7200

Mon - Fri: 7:30 a.m. - 5:30 p.m.

Sat: 9:00 a.m. - 1:00 p.m.

Online

NuUnion.org

E-Mail: NuUnion@NuUnion.org

Lansing Area:

Main Office*

501 S. Capitol Avenue

Lansing, MI 48933

Lobby: Mon - Fri: 8:30 a.m. - 5:30 p.m.

Drive-Up: 7:45 a.m. - 5:30 p.m.

Secondary Complex

8420 Billwood Highway

Dimondale, MI 48821

Mon - Fri: 9:00 a.m. - 5:30 p.m.

Hours for the following

Lansing Area Branches:

Mon - Fri: 9:00 a.m. - 5:30 p.m.

Sat: 9:00 a.m. - 1:00 p.m.

DeWitt *

12750 Escanaba Drive

DeWitt, MI 48820

Eastwood

2954 Towne Centre Boulevard

Lansing, MI 48912

Frandor

300 N. Clippert Street , Suite 10

Lansing, MI 48912

Okemos*

1821 Newman Road

Okemos, MI 48864

South Lansing

438 E. Edgewood Boulevard

Suite D101-102

Lansing, MI 48911

West Saginaw*

7007 W. Saginaw Highway

Lansing, MI 48917

Mt. Pleasant

Mt. Pleasant

1011 N. Harris Street

Mt Pleasant, MI 48858

Mon - Wed: 9:00 a.m. - 5:00 p.m.

Thurs, Fri: 9:00 a.m. - 5:30 p.m.

SBX Branch

209 E. Bellows Street

Mt Pleasant, MI 48858

Mon, Thurs, Fri: 10:00 a.m. - 5:00 p.m.

Tues - Wed: 11:00 a.m. to 3:00 p.m.

Sat: 10:00 a.m. - 1:00 p.m.

West Michigan

Hastings

209 N. Church Street

Hastings, MI 49058

Mon - Wed: 9:00 a.m. - 5:00 p.m.

Thurs - Fri: 9:00 a.m. - 5:30 p.m.

Sat: 9:00 a.m. - 1:00 p.m.

Hours for the following

West Michigan Branches:

Mon, Tues, Thurs: 9:00 a.m. - 5:00 p.m.

Wed - Lobby: 10:00 a.m. - 5:00 p.m.

Wed - Drive-Up: 9:00 a.m. - 5:00 p.m.

Fri: 9:00 a.m. - 6:00 p.m.

Grand Haven*

16916 Robbins Road

Grand Haven, MI 49417

Holland*

340 120th Avenue

Holland, MI 49424

Jenison*

195 Chicago Drive

Jenison, MI 49428

*Drive-up available

Some Community Organizations NuUnion Has Supported

Alzheimer's Association
American Cancer Society
American Diabetes Association
Arts Council of Greater Lansing
Barry Community Foundation
Big Brothers Big Sisters
Black Child Family Institute
BoarsHead Theatre
Boys & Girls Club of Lansing
Capital Area Child & Family Services
Capital Area Literacy Coalition
Capital Region Community Foundation
Capital Area District Library
Capitol Area District Teen Club
Center for Women in Transition
Children's Miracle Network
City of Lansing Parks & Recreation
Coast Guard Festival
Common Ground
Cooley 5K Race for Education
Food Bank Council of Michigan

Girls on the Run
Greater Lansing Convention & Visitors
Bureau
Greater Lansing Holiday Commission
Greater Lansing Housing Coalition
Habitat for Humanity
Hannah's House
Haven House
Hospice of Central Michigan
Impression 5 Science Center
Junior Achievement
Komen Breast Cancer Foundation
Lansing Community College
Lansing Food Bank
Lansing Symphony Orchestra
Michigan Works
Michigan Historical Center Foundation
Michigan Historical Museum
Michigan Nature Association
Michigan SIDS Tomorrow's Child
MLK Holiday Commission

Mother Teresa House
MSU Choral Society
MSU Extension
National Multiple Sclerosis Society
National Credit Union Foundation
Katrina Fund
National Youth Involvement Board
Parent Awareness of Michigan
Shared Pregnancy
Sparrow Foundation Hike for Hospice
Special Olympics
Toys for Tots
Tri-County Office on Aging
Tulip Time Festival
United Way
WGVU Cool Teacher Program
Wharton Center
Williamston Sunrise Rotary Club
WKAR
Women's Center of Greater Lansing
YMCA



You've earned this kind of service.