



Municipal & Health Services
A part of Affinity Group Credit Union



April 2007

144 E. Pike Street, Pontiac, MI 48342-2632 • (248) 334-0568 • Fax (248) 334-2740 • www.mhscu.com • CU*TALK 1-800-850-9915

We're **SOOO** Convenient!

We want to shout this out to all our members! We have many locations to choose from and lots of ways you can access your accounts! Anywhere you see these signs you can access your accounts. Did you know we have thousands of surcharge free ATMs located all across the country? Being a part of these networks offers you total convenience!



Use an ATM that carries this sign, **CO-OP Network**, for surcharge-free access. There's over 25,000 ATMs to choose from! 100 of them are.....nearby!



Visit **CU Family Service Centers**, there's over 70 Michigan locations. Many with evening and Saturday hours!

■ CU Family Service Centers
925 E. Auburn Rd. • Rochesterhills, MI 48307
248.299.9273

■ CU Family Service Centers
5150 Highland Rd. • Waterford, MI 48327
248.673.9772

**Locations Hours: M, T, TH, F 9-7, Sat 9-2
Closed Wednesdays.**



X-TEND Shared Branching offers service at over 40 Credit Unions in over 60 locations. Visit:

■ Clarkston Brandon Community CU
8055 Ortonville Road • Clarkston, MI 48348
248.625.2923

Drive up window open during regular business hours and Saturdays 8 - 12

■ CBCCU's BRANDON OFFICE
4 South Street • Ortonville, MI 48462
248.627.9944

Locations Hours: M-Th 9 - 5, Fri 9 - 6:30

All locations provide these services:

- Withdrawals
- Deposits
- Loan Payments
- Transfers
- Account Balance Inquiries

These services may also be available:

- Line of Credit Advances
- Fax Services*
- Credit Card Advances
- Photo Copies*
- Check Cashing*
- Receipt Copies*
- Travelers Checks*
- Money Orders*
- Corporate Checks* **may incur a fee*

For a complete listing of locations, business hours and an ATM locator visit www.mhscu.com.

AND....Did you know there's a quick way to withdraw money? Use your MHS Debit Card to get cash back while paying for your purchases!

AND....Don't forget you can reach your accounts....by phone simply call 1-800-850-9915 to connect.

AND....visit us electronically at www.mhscu.com to access....

- On-Line Banking
- Electronic Bill Pay
- E-Statements

Municipal & Health Services offers you many ways, lots of locations and thousands of surcharge-free ATMs to access your accounts more efficiently! We're proud to be so convenient for you!

A Home Equity Loan



with us makes the most **cents...**

- **NO** fees or closing costs or annual fee
- **Fast** approvals
- Closings usually within five business days of approval
- Borrow up to **100%** of your property's value minus the existing mortgage balance (for qualified borrowers)
- Low monthly payments
- A great tax advantage*

Rate as-low-as

7.25% APR

**Consult your tax advisor for details*

Apply on-line at www.mhscu.com today!

Earn 10,000 First-Time Bonus Cool Perks Points for a New Equity Loan
(with first advance > \$5,000)

* Rate Annual Percentage Rate APR as-low-as and based on applicant's credit history. Rate includes .25% discount for automatic payment transfer, payroll deduction or direct deposit. Rate subject to change without notice.

2%

Discount is BIG!

Transfer your loan to MHS and we'll discount your rate up to 2%.*

No hassles...just BIG savings!

*Minimum rate 4.9% for 66 months for Vehicle Loans and 7.9% for Unsecured Loans. Subject to credit approval and collateral. Rate includes .25% discount for automatic payments. Rates subject to change without notice.

TOP 5 REASONS

to sign-up for E-Statements

- 5... Lighten the load of your mail carrier!
- 4... Save trees!...your monthly statement is available on-line each month.
- 3... No paper piles! E-Statements neatly stores the last 12 months of your statements.
- 2... It's FREE! and convenient!
- 1... Earn an instant 2,500 Cool Perks Reward Points for new E-Statement Enrollments....

Save your points to earn special rate benefits or redeem them for Cool Perks Products!

These points may also upgrade your Cool Perks Level which would give you even more savings benefits.

Signing up for E-Statements is quick and easy! Visit www.mhscu.com.

We're MAD About You!

Member Appreciation Drawing

Congratulations to our January, February and our March winners! We're glad you're our member and to show our appreciation we have a special member drawing each month. All you have to do to win, is be our member! Names are randomly drawn each month...who knows you may be our next winner! We'll let you know! Good luck and thank you!



January M.A.D. winners!

Gift card

Renee Brown
Carrie Wojciechowski
Patricia Preacher
Robert Geck
Dwana Joseph
Michael Womack
Lillian Padilla

Mystery prize

Vivian Robinson
Patricia Gusman
Karen Malone-Carter



February M.A.D. winners!

Gift card

Mee Kue
Lori Hometz
Lawrence Crane
Sandra Simonson
Sherry Pierce
Leslie Snyder
Nancy Buckner

Mystery prize

Carlton Lewis
Jennifer Martin
Georgia Moore



MHS Annual Meeting: Thursday, April 12, 2007 @ 5:00 p.m.

Board members up for re-election are:

Mark Your Calendars!

Roger Houck, *Director*
Louise Kimball, *Secretary*
Brian Lee, *Director*

Come and Participate!

SAVING at Your Credit Union...



Makes the Most Cents!

Better than banks or thrifts, we have the savings products to fit with our needs and help you earn more:

- Savings Accounts
- Special Purpose Accounts
- Certificates of Deposit
- Individual Retirement Accounts
(now insured up to \$250,000)

Open a Christmas Club account. It's the easiest way to have money for the holidays! You decide the amount that is automatically deposited each pay day.

Earn Cool First-Time Bonus Points for new Savings Accounts (minimum deposit of \$500*)....1,500 points!

*Opened with money not currently on deposit at the credit union.

Closings

Friday, April 6, 2007
Good Friday

Monday, May 28, 2007
Memorial Day

Wednesday, July 4, 2007
Independence Day

Email

Member Services

MemberService@affinitygroupcu.org

Michael Campbell,
Board Chairman
mjcampbell@wowway.com

Thomas Miller, CEO
ThomasMiller@affinitygroupcu.org

Stacy Wilson, CFO
StacyW@affinitygroupcu.org

Jenise James, Network Admin.
JeniseJ@affinitygroupcu.org

Hours

MHS Main Office Hours
Mon, Tues, Wed, Fri.
9:30 am - 4:30 pm
Thursday 9:00 am - 4:30 pm

MHS POH Branch Hours
Monday - Friday 8:00 am - 4:00 pm

MHS NOMC Branch Hours
Mon, Tues, Thurs, Fri.
7:30 am - 4:00 pm
Wednesday 7:30 am - 12:30 pm

Family Service Center Hours
Monday - Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 2:00 pm

Your 24 hour ATM card or Debit card may be used at teller machines displaying these symbols:

