



# Newsletter

Serving our members since 1966

W H E R E P E O P L E A R E W O R T H M O R E T H A N M O N E Y

## Share Dividend Rate

The Board of Directors declared a dividend of

# 3.44%

(Annual percentage yield)

Effective Jan. 1, 2007

*Your savings earn interest from the date of deposit to the date of withdrawal. No early withdrawal penalties. No fees.*

## Are You Going On Vacation Soon?

Don't forget  
Travelers Checks  
**American Express**  
**Travelers Cheques**  
ALWAYS  
AVAILABLE TO OUR  
MEMBERS WITH  
NO FEES OR  
SERVICE CHARGE.

## GET PRE-APPROVED FOR A VEHICLE LOAN

You shouldn't go car shopping without researching the type of vehicle you are looking for. Don't be any less prepared when it comes time to finance your next automobile purchase. Before you head out to the dealership apply for a pre-approved auto loan and we'll put you in the drivers seat to negotiate the best deal possible. Being pre-approved is like having cash in hand, and there are plenty of advantages to that. Manufacturers frequently offer a choice of either a generous rebate or their own seemingly enticing financing rates. When you use your own financing and take the rebate, lowering the overall sale price of the vehicle, you can often save hundreds of dollars over the term of the loan.

We offer competitive rates and a variety of repayment terms. Enjoy the peace of mind you'll achieve by dealing with the friendly team you already know and trust.....

100% Financing  
No Money Down  
Same Day Loan Approval

## *Home Equity Loan Rates Guaranteed to November 2007.....*

### **Rates as low as 7.49%**

Terms up to 20 years.  
No Fees ! No Fine Print !

## ACCESS YOUR CREDIT UNION ACCOUNT 24 HOURS A DAY

Now you can access your Credit Union accounts 24 hours a day, 7 days a week. You should have received a letter from the Credit Union containing your access code for the new automated teller system. Using the automated teller system is simple, safe and convenient. Just call (847) 391-5369 any time, day or night and follow the instructions. If you have any problems or did not receive an access code give us a call. We will be happy to assist you.



Email: [creditunion@desplaines.org](mailto:creditunion@desplaines.org)

## ANNUAL MEETING & ELECTIONS

The Credit Union’s annual meeting was held on Wednesday, March 14, 2007 at the Des Plaines Park District Prairie Lakes Center. Special thanks to the Des Plaines Park District for their hospitality and the use of the wonderful Prairie Lakes Facility. We also would like to thank the members who are willing to donate their time and seek election to the Board of Directors and Loan Committee. This volunteer spirit is one of the reasons our Credit Union is so successful...

More than 170 members enjoyed a wonderful buffet lunch at the meeting... If you were unable to attend this year, we hope to see you next March. Thank you, to all our members who participated in the election. Watch for your newsletter in your Credit Union statement or send us an email at [creditunion@desplaines.org](mailto:creditunion@desplaines.org). We will add you to our email list so you will receive the latest Credit Union offerings and news without waiting for a quarterly newsletter.

### ELECTION RESULTS

**Board of Directors** Ray Bartel - Robert Kaderabek

**Loan Committee** Margaret Bogard - Cheri Cianciarulo - Mary Arvidson

#### The Credit Union Office will be closed on the following days:

Monday , May 28 Memorial Day  
 Wednesday, July 4 Independence Day  
 Monday, September 3 Labor Day  
 Monday, October 8 Columbus Day  
 Monday, November 12 Veteran’s Day

**Remember, you can still access your Credit Union accounts when the office is closed with our automated telephone teller. It’s easy, call today for your secure access code. (847) 391-5369**

#### 2007 Member Appreciation Prize Drawing

All members who voted in the 2007 elections were eligible to enter.

#### Congratulations to the following winners.

- J. Gitzinger- Panasonic Cordless Phone/Answering System
- E. Heiker - TEAC Hi-Fi Stereo System
- A. Socha - Toshiba DVD/CD Player
- A. Fellner- \$25 Caribou Coffee Gift Certificate
- P. Tabor - \$25 Caribou Coffee Gift Certificate
- J. Gove - Treasure Chest (\$50. Cash)
- L. Gonzalez - Costco Membership
- G. Mountcastle - Costco Membership
- S. Kane - \$50 La Pasta Ria Gift Certificate
- L. Botello - Panasonic 6 mega pixel Digital Camera
- M. Utt - \$30 Cheeseburger in Paradise Gift Certificate
- B. Shipp - Sonicare Elite Toothbrush