

## IMPORTANT NOTICE

### Your Rights to Overdraft Coverage

As a result of new federal regulations, your rights to Overdraft Coverage have changed. New federal laws require you to authorize us (Northwood Credit Union) to continue providing overdraft coverage for your ATM and Debit Card purchases. Failure to notify us to do so by completing and returning the Opt-In form below could result in us rejecting ATM and debit card purchases made at stores, online or by telephone. **The credit union has already notified members affected by these new federal laws twice by mail, so if you have not already responded, it is essential that you do so immediately.** If you have questions about the new Overdraft Coverage regulations, please call us at 248.549.3200.

### Overdraft Coverage Opt-In Form

- I **want** Northwood Credit Union to authorize AND pay overdrafts on my ATM and everyday Debit Card transactions.
- I **DO NOT want** Northwood Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.



Printed Name \_\_\_\_\_

Date \_\_\_\_\_

Account Number(s) \_\_\_\_\_

Signature **X** \_\_\_\_\_

**PLEASE COMPLETE FORM IMMEDIATELY AND**

## Fax to 248.549.0444

or mail to Northwood Credit Union, Attn.: William Matthews,  
30606 Woodward Avenue, Royal Oak, MI 48073

***Please do not delay. It's Important that you do this today.***

### Direct Deposit: Why wait for your money on pay day?

With Direct Deposit, your money is available in your Northwood account the first-thing in the morning every pay day. There are no checks to cash... no trips to the credit union... no lines to wait in! Your paycheck is automatically deposited into your Northwood account every pay day. Signing-up for Direct Deposit is done through the payroll department at your employer. But, please remember, you must call Northwood at 248.549.3200 **before** contacting your payroll department so we can provide you with the proper routing and account numbers.

**New &  
Used  
Vehicles**

AS LOW AS

# 3.99%

APR\*

Refinance your vehicle loan from another lender at Northwood and get the same great rate for New & Used 2006-2010 model year vehicles. Up to 72 months for repayment. Limited time offer.



Ribbon cutting with (from left to right) Bonnie Linehar, Grace Perkins, Gloria Harper, Mayor Jim Ellison, Muriel Versagi, Bob Eaves, Blanch Meyerhover Roth and Agnes Buhalski.

## Royal Oak Historical Museum Celebrates Grand Opening

Two centuries worth of local historical treasures are housed at the new Royal Oak Historical Society Museum, which celebrated its Grand Opening in May.

"It was an amazing evening, thanks to the generous support of the community and local merchants," said Museum Curator **Muriel Versagi**, who also serves on the Northwood Credit Union Board of Directors. The event was a huge success, drawing a who's who of civic and community leaders.

"The Royal Oak Historical Society was founded in 1939, but it wasn't until 1995 that we hatched the idea to have a museum," Muriel said. Over the past 15 years, Muriel and a team of dedicated volunteers have worked tirelessly, gathering items from the community and private collectors to make the museum's opening a reality.

The museum is located at 1411 W. Webster in the historic Northwood Fire Station. Hours are 1 p.m.- 4 p.m. Tuesday, Thursday and Saturday and 1 p.m.- 4 p.m. the second and fourth Sundays of the month.

Please stop by for a fun, informative time for visitors of all ages. Future exhibits include Pearl Harbor Commemoration Day/World War II and Abraham Lincoln and the Civil War.

Visit [www.royaloakhistoricalsociety.org](http://www.royaloakhistoricalsociety.org) or call 248.439.1501 for more information.



As a Northwood member, you are eligible to receive the following **Invest in America** discounts\*:

- **General Motors** offers Supplier Pricing available on most new GM vehicles. This discount is in addition to other current incentives.
- **Chrysler Group LLC** offers Affiliate Rewards preferred pricing on most new vehicles. This discount is in addition to other current incentives.
- **Sprint** offers a 10% discount on personal wireless accounts and 15% off of business accounts. They also waive application and upgrade fees and give other discounts on phones and accessories.
- **Allied** offers discounts on local moving and storage and a minimum of 60% off of out-of-state moves.
- **FTD** offers \$15 off of flowers and gifts.

To learn more about Invest in America and all of the available discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

**eStatements** are a 100% free, convenient, and secure service that provides online access to your NCU account statements, replacing the paper copy you receive in the mail. Call us to sign-up.

### We'll be closed...

- Labor Day, Monday, September 6
- Columbus Day, Monday, October 11 (for staff training)

### RATE LINE Effective June 30, 2010

Account	APR	APY
<b>Shares</b> (paid quarterly)	0.25%	0.25%
<b>Holiday Club</b> (paid quarterly)	0.25%	0.25%
<b>Savings Accounts</b> (paid quarterly)	0.30%	0.30%
<b>*Super Share Savings</b> (paid monthly)	0.60%	0.60%
<b>IRA Savings</b> (paid quarterly)	0.70%	0.70%
<b>IRA Certificates</b>	<b>Call for rates</b>	
<b>Certificates</b> 3-months to 60-months (Minimum deposit: \$500.00)	Paid monthly.	

Dividend rate disclosures and terms available upon request. Minimum balance of \$150.00 required to earn a daily dividend. \*Minimum balance of \$10,000.00 required to earn a daily dividend. A \$1 per month fee will be assessed to members whose aggregate savings account balance drops below \$50.00, at any time in a month, unless they also have one of the following Northwood account relationships: Loan, VISA, share draft, certificate, direct deposit.

## Northwood Credit Union

30606 Woodward Avenue, Royal Oak, MI 48073 • 248.549.3200 or 800.521.0480  
 Home Banking: [www.northwoodcu.com](http://www.northwoodcu.com) • Telephone Banking: 800.575.9844  
 Office Hours: 9-5 M-T, 9-6 Fri., 9-12 Sat. (drive-thru)

### 17 BRANCH OFFICES WITH EXTENDED HOURS

**Service Center Hours: 9 a.m.-7 p.m. M-F, 9 a.m.-2 p.m. SAT**

For a listing of Service Center addresses & telephone numbers, please call 800.800.9700 (toll-free). You may also conduct transactions at more than 1,200 locations nationwide through our Share Branching Network. Please visit [www.cuservicecenter.com](http://www.cuservicecenter.com) to find the location nearest you.

### OFFICIAL FAMILY

#### BOARD OF DIRECTORS

John G. Else II, President  
 Elizabeth A. Schensky, Vice Pres.  
 Augustus Johnson, Secretary  
 Karen Jensen, Treasurer  
 Muriel Versagi, Director  
 David Woodward, Director

#### PRESIDENT/CEO

Jacklyn Galesky

#### V.P. OF OPERATIONS

Angela Brown

#### CREDIT COMMITTEE

Rita Ryall, Chair.  
 Angela Brown  
 Christine Shroyer  
 Jacklyn Galesky  
 John G. Else II (alternate)

