

NORTHWOOD CREDIT UNION  
CELEBRATING 70 YEARS  
1939 - 2009

Northwood  
credit union

A vision for your financial future.

www.northwoodcu.com

# Vision

## Cruise in today!

...and get a great low rate on a Northwood new or used vehicle loan

Northwood Offers NEW Vehicle Loan Rates as Low as



# 4.89%

... and USED Vehicle (2002-2008) Loan Rates as Low as



# 5.29%

GET YOUR LOAN  
PRE-APPROVED: **248.549.3200**

- New money only; rates do not apply to existing Northwood vehicle loans.

Invest in  
*America*  

With the auto dealerships offering great incentives, now is the perfect time to buy a new or used vehicle. For information about the exclusive discounted pricing available to credit union members from GM and Chrysler, please visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org).

## No-Fee Variable Rate Home Equity Loans

# 3.99%

### 3-Month Guarantee



- After 3 months, Prime or 6.50% APR floor limit for variable rate loans. Please call for fixed-rate loan rates. • No payments for the first 90 days! (Interest still accrues) • Free checking & free checks • Access all or a portion of your equity line with our Convenient Home Equity Platinum card.
- New money only; cannot be used to pay off existing Northwood home equity loans. Pre-payment fee applies if equity line is closed within 3 years.



We have great fixed-rate home equity loans, too! Call for details.

Apply Today: 248.549.3200

### IN MEMORIAM

DWIGHT D. STEWART 1947-2009

## Northwood loses an 'outstanding friend'

### THE NORTHWOOD CREDIT UNION FAMILY

was saddened by the recent passing of **Dwight Stewart**, who served as the Credit Union's Collections Supervisor. He was 62.

"Dwight always had a big, beaming smile on his face, and he quickly won the hearts of everyone with his friendly, positive attitude," said Northwood President/CEO Jacklyn Galesky. "He strongly believed in the credit union movement and was highly regarded for his overall knowledge of credit union rules and regulations. He was an outstanding employee and friend, and he will be sorely missed."

**DWIGHT WAS A WELL-KNOWN MEMBER** of the credit union community since 1981. Previous to joining Northwood, he served as senior information specialist for the Michigan Credit Union League (MCUL).

Dwight is survived by his wife, son and two grandchildren.



## Northwood welcomes U.S. Congressman Gary Peters

Northwood proudly hosted a "town meeting" with U.S. Congressman **Gary Peters** that coincided with the Credit Union's 70th anniversary celebration on April 17. Congressman Peters fielded a wide range of questions from Northwood members and the general public during the 90-minute meeting, and afterward met privately with Northwood's Board of Directors. Pictured above are (standing l-r) Northwood Board Vice President **Elizabeth A. Schensky**; **Congressman Peters**; Director **David Woodward**; Board President **John G. Else II**; and Board Secretary **Augustus Johnson**. (Seated l-r) Board Secretary **Karen Jensen** and Northwood President/CEO **Jacklyn Galesky**. (Director **Muriel Versagi** was unable to attend.)

## Upcoming Royal Oak Chamber of Commerce Events

### Royal Oak's Antique & Garage Sale

July 18-19

Location: Lafayette & Sixth Street Parking Structure, \$2 admission

### Looking for a mortgage?

It's a buyer's market out there right now. If you're looking for a mortgage, please call our Mortgage Center at 1.800.945.4506.

### Signed up for E-Statements yet?

**It's simple and convenient.** Receive your monthly and quarterly statements online. Your Northwood statements are available in a printer-friendly format.

**Call Us to Sign-Up: 248.549.3200**

### Holiday closings

- Labor Day, Monday, Sept. 7
  - Columbus Day, Monday, Oct. 12, for staff training
- (For your convenience, our 17 branch office service centers will be open from 9 a.m.-7 p.m. on Columbus Day.)

## ask your Credit Union

### Q. I want to teach my 10-year-old daughter about saving. Can she open an account at Northwood Credit Union?

A. Absolutely YES! Opening an account for children at an early age is an excellent way to teach them about saving and money management skills. Your entire family is eligible to join Northwood and enjoy the benefits of membership (your children, grandchildren, brothers, sisters, aunts, uncles, parents, grandparents, second cousins once removed... you get the point!)

## RATE LINE

Effective June 30, 2009

Account	APR	APY
<b>Shares</b> (paid quarterly)	0.35%	0.35%
<b>Holiday Club</b> (paid quarterly)	0.35%	0.35%
<b>Savings Accounts</b> (paid quarterly)	0.45%	0.45%
<b>*Super Share Savings</b> (paid monthly)	1.09%	1.10%
<b>IRA Savings</b> (paid quarterly)	1.24%	1.25%
<b>IRA Certificates</b>	<b>Call for rates</b>	
<b>Certificates</b> 3-months to 60-months (Minimum deposit: \$500.00)	<b>Paid monthly.</b>	

*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)

