

## Maryland Steelworkers Credit Union Holds Annual Meeting

The 32nd Annual Membership Meeting will be held on Tuesday, June 12, 2001 at 7:00 p.m., at Local 2609, 550 Dundalk Avenue.

Being a Member-Owner of MSWCU provides you with a unique opportunity to vote for your Board of Directors and voice your concern in the operations of the Credit Union. One way for you to exercise your democratic right as a member is your participation in the annual meeting. Please plan to attend this year's meeting where you can meet your credit union officials, receive an update on the Credit Union's financial health and future objectives.

There are six Director positions available for election. All positions are for a 3-year term. To be eligible for election, you must be a Credit Union member in good standing for at least a five-year period.

Mr. Gordon Jakubowski and Mr. Gary Peacock have been appointed Chairmen of the Nominating Committee, which will nominate at least one member for each vacancy on the Board.

The Committee will file its nominations with the Credit Union secretary at least 45 days (April 27, 2001) before the Annual Meeting. These nominations will be posted in the Credit Union at least 40 days (May 3, 2001) before the Annual Meeting.

**Nominations by members:** Twenty (20) or more members may nominate candidates for directorship by signing a petition. The petition

must include a statement from each nominee that they agree to permit the nomination, and, if elected they agree to accept the office. The petition shall include printed names signatures and account numbers of all members signing, who must be in good standing with the Credit Union. Signatures on the petition must be legible so that membership can be verified.

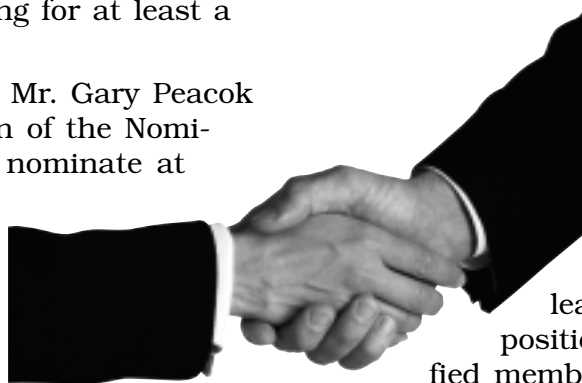
Mail petitions to:

Mr. Charles Swearingen, Secretary  
Maryland Steelworkers Credit Union  
P.O. Box 8865  
Baltimore, MD 21224-0865

Petitions must be filed with the Secretary by May 11, 2001 before the meeting. The Secretary will post these nominations at the Credit Union office on May 21, 2001 before the Annual Meeting.

Nominations will be accepted from the floor **ONLY** if there is not at least one nominee for each position to be filled. Each qualified member (first named on the account - no joint owners) has one vote.

All club accounts will have one vote. The person representing that club account shall bring a letter for an officer of the club, which states the individual who is authorized to vote for that club.



# Enterprise Car Sale Set for April 21<sup>st</sup>

The Maryland Steelworkers Credit Union and Enterprise provides you and your family with an opportunity to own a nearly new car without having to pay the new car price. Whether you're a parent looking for a car for your teenager or you're looking for a safe, low cost, low mileage, reliable vehicle for yourself, you will surely be able to find something that catches your eye at this sales event.

Choose from a wide selection of cars, vans, trucks, and sports utility vehicles that include American and import models. Over \$1 million of Enterprise's inventory will be sold at low, pre-negotiated prices.



MSWCU and Enterprise make car shopping easier. See for yourself.

MSWCU offers:

- 100% Financing
- Pre-Approval for Credit Union Members
- Terms to Fit Your Budget
- New Car Interest Rates on Used Cars as Low as 6.00%

Enterprise offers:

- 7-Day Buy Back Guarantee
- Free 12 month/12,000 mile service policy
- Balance of manufacturer's warranty
- Trade-Ins Welcomed



The sale is from 10 a.m. – 2 p.m., but you may want to arrive early because sales are on a first come, first serve basis, and be sure to bring your pre-approved loan and car insurance information

Enterprise is located at 10825 Pulaski Highway in White Marsh. For directions or additional information, call Enterprise Car Sales at (410) 335-5628 or 1-800-CAR-SALES.

## Discount Amusement Park Tickets!

Park	Type	Gate Price	CU Price	Discount
Busch Gardens	Adult (Ages 7 & up)	\$38.99	\$33.00	\$5.99
	Child (Ages 3 – 6)	\$31.99	\$27.00	\$4.99
Hershey Park	Adult (Ages 9 & up)	\$33.95	\$25.00	\$8.95
	Child (Ages 3 – 8)	\$18.95	\$17.95	\$1.00
Kings Dominion	Adult (Ages 7 & up)	\$38.99	\$30.00	\$8.99
	Child (3 – 6)	\$26.99	\$24.00	\$2.99
Six Flags America	General (Ages 4 & up)	\$36.74	\$20.75	\$15.99
Six Flags Great Adventure	Two-Park (Theme/Safari) All Ages	\$47.69	\$26.75	\$20.94
Hurricane Harbor	(Waterpark) All Ages	\$30.73	\$24.00	\$6.73

**How To Buy A New Car  
Without Getting Taken  
For A Ride**



Call MVCP at 1-800-345-0990

MVCP is a FREE service designed to help you save time and money when buying a new or used car or truck, and eliminate the headache of price haggling. Call Today! Or visit MVCP on the internet at [www.mvcp.com](http://www.mvcp.com).



**E-News is At Your Finger Tips**

The Credit Union has implemented a new service, E-News. Members can now receive Credit Union news, specials, and upcoming events periodically via e-mail. If you are interested in receiving E-News, send your e-mail address to [madavis@mswcu.org](mailto:madavis@mswcu.org).

**Fee Changes Effective May 17th**

The Credit Union has changed some of its fees. Below is the new Fee Schedule that will be in effect starting May 16, 2001. Please retain this Fee Schedule for your records.

**Maryland Steelworkers Credit Union  
Fee Schedule**

Share Account Fees	
Share Account Over-the-Counter Excess Withdrawal Fee	\$5.00 per withdrawal if more than 2 per calendar month
Christmas Club Early Withdrawal Fee	\$5.00 per withdrawal if more than 5 withdrawals per calendar year
Vacation Club Early Withdrawal Fee	\$5.00 per withdrawal if more than 5 withdrawals per calendar year
IRA Account Withdrawal Fee	\$5.00 per withdrawal if more than 1 per calendar year when member is under 59½ years
Closed Account within 90 days of opening	\$10.00
Paid Withdrawal Check Copy Fee	\$5.00 per check
Stop Payment Withdrawal Check Fee	\$15.00
Share Draft Account Fees	
Overdraft Check Fee	\$25.00 each
Stop Payment Fee	\$15.00 per draft
Share Draft Printing Fee	Price may vary depending upon style
Certified Draft Fee	\$5.00 per draft
Paid Share Draft Copy Fee	\$5.00 per draft check
Electronic Funds Transfer Fees	
Overdraft ATM/WACH Fee	\$25.00 per item
ATM Card Replacement Fee	\$5.00
PIN Replacement Fee	\$5.00 per PIN
ATM/POS Transaction Fee	\$1.00 per transaction
General Fees	
Account Reconciliation Fee	\$10.00 per hour
Account Research Fee	\$5.00 per transaction
Statement Copy Fee	\$5.00 per statement
Deposit Item Return Fee	\$15.00 - Personal returned check from an account at another financial institution \$10.00 - 3rd party returned check
Incoming Wire Transfer Fee	\$5.00 per transfer
Outgoing Wire Transfer Fee	\$25.00 per transfer
Certified Check Fee	\$20.00 per withdrawal check
Money Order Fee	\$.50 per money order up to \$1,000.00
Insufficient Funds - Loans	\$25.00 per payment
Garnishment Fee	\$50.00
Travelers Cheques for Two Fee	\$1.00 per \$100.00
Inactive Account Fee	\$2.00 per month after 18 months and balance is under \$100.00
Telephone Transfer Fee (excluding DART)	\$3.00 per transfer
I.D. Card Replacement Fee	\$1.50 per card
Printed History Fee	\$2.00 per quarter
Return Mail Fee	\$2.00 per item

**STEELWORKERS CREDIT UNION OF MARYLAND**

CHARLES E. YOUNG  
CHAIRMAN  
DONALD T. WEISS  
VICE CHAIRMAN  
ALVIN K. MEDLIN  
SECRETARY  
LEROY R. McCLELLAND, SR.  
TREASURER  
EDDIE L. BARTEE  
DIRECTOR  
PURNELL CHAPPLE  
DIRECTOR  
GERALD ERNEST  
DIRECTOR  
JAMES H. HUBER  
DIRECTOR  
DONALD KELLNER  
DIRECTOR  
JOSEPH KOTELCHUCK  
DIRECTOR  
GARY KRAUS  
DIRECTOR  
FRANK MORTIS  
DIRECTOR  
ALLEN PUGH  
DIRECTOR  
CHARLES SWEARINGEN  
DIRECTOR

**SUPERVISORY COMMITTEE**

ROBERT BOOKER  
CHAIRMAN  
JAMES BROCKINGTON  
MEMBER  
ROBERT CHASE  
MEMBER  
GORDAN JAKUBOWSKI  
MEMBER

**CREDIT COMMITTEE**

ALLEN C. PUGH  
CHAIRMAN  
GARY L. KRAUS  
SECRETARY  
JAMES BANNISTER  
MEMBER  
JOSEPH KOTELCHUCK  
ALTERNATE MEMBER  
JOHN. M. RACHUBA  
ALTERNATE MEMBER  
LINDA CURTIS  
ALTERNATE MEMBER  
LOAN OFFICER

**DIVIDENDS...**

The Board of Directors has declared the following tiered-rate dividends for the quarter ending March 31, 2001

Dividends		
Share Range	Annual Rate	Annual Yield
\$0.01 - \$20,000.00	3.00%	3.03%
\$20,000.01 & Above	3.50%	3.55%
Share Draft Accounts		
	2.00%	2.02%
Christmas Clubs		
	2.00%	2.02%
Vacation Clubs		
	2.00%	2.02%
IRA Accounts		
Share Range	Rate	Yield
\$0.01 - \$20,000.00	3.50%	3.55%
\$20,000.01 & Above	4.00%	4.06%
Share Certificates		
TERMS	APR	APY
6 months	4.00%	4.08%
12 months	4.25%	4.34%
24 months	4.75%	4.86%
36 months	5.50%	5.65%

\*Minimum deposit of \$500.00 required.

*Certificate rates are reviewed weekly. Call the Credit Union for current rates.*

**LOAN RATES\***

Signature Loans – as low as 11.00%  
New Autos – 6.00% - 10.00%  
Used Autos – 8.50% - 10.50%  
Share Secured – 6.00%  
Credit Card – 13.50%  
Home Equity – 11.50%  
Overdraft – 16.00%  
Certificate Secured – 6.00%

\*Rates subject to change



**STATISTICS...**

... as of February 28, 2001

Assets	\$37,627,512.45
Shares	\$30,091,052.69
Loans	\$15,424,882.69
Number of Members	10,748

**Hours & Phones**

Monday, Tuesday, Wednesday, Friday  
9:00 AM – 4:30 PM

Thursday  
11:15 AM – 7:00 PM

(410) 633-8850 • 1-800-313-8452  
Fax (410) 633-2120  
[www.mswcu.org](http://www.mswcu.org)

DART  
(410) 633-3090 • 1-800-642-3921

Supervisory Committee  
(410) 218-1393

**MANAGEMENT**

Deborah D. DiBlasio  
General Manager/CEO

Ronald Hupfer  
Assistant General Manager

Denise A. Bush ..... Teller Supervisor  
Mary Ann Davis ..... Marketing Manager  
Gerald G. Deacon ..... Systems Manager  
Sharon Hill ..... Controller  
Ella Abshire ..... Assistant Controller  
Byron Lassiter ..... Collections Manager