



Let MWRD pay your REFI closing costs!*

Up to **\$2,000** in lender credit to pay closing costs and other mortgage expenses for terms of 15 years or less



As a member of MWRD ECU, you can request a free consultation with **Colin Ungstad** (NMLS #450055) from AnyHour Mortgage, our trusted mortgage partner, to learn more about all your options. Call Colin today at **630-383-0121**.

Plus, access a full suite of online tools to help you get started right now. Go to www.mwrdecu.org and choose AnyHour Mortgage under our "Helpful Links."

AnyHour MORTGAGE

*Excludes escrow. Average closing costs in the state of Illinois for a refi are under \$2,000.00. Mortgage financing must be booked through MWRD Employees' Credit Union. Some exclusions applicable; terms and conditions apply. Note: Loan origination fees in the state average \$1,080, with other common third-party fees running up to \$767. *Source - Investopedia*

Repayment Example: For a 15-year fixed rate loan with an interest rate of 3.25% and an APR of 3.352% = 180 monthly payments of \$562.14.

APR = Annual Percentage Rate. APR based on a purchase of a home and a loan amount of \$100,000 with a 20% down payment and a credit score of 740+. Rate effective as of September 12, 2017. Rates and points are subject to change without notice and may vary depending on down payment and other factors. Payment quoted is principal and interest only. Your payment will be higher. Credit criteria apply. LIMITED TIME OFFER. Contact a credit union representative for complete details.

What to do after a major data breach

Equifax, one of America's three main credit-reporting companies, estimates 143 million consumers may have been affected by a cybersecurity attack this summer that accessed names, birth dates, addresses, Social Security, driver's license and credit card numbers. You can safely learn more by calling Equifax at 866-447-7559 or visiting:

www.equifaxsecurity2017.com

Security experts also offer these tips:

- 1) **Use extra caution on email.** Do not click on links in unsolicited emails.
- 2) **Change all your financial passwords** - especially any you use any on multiple accounts.
- 3) **Enable two-factor authentication** for extra security wherever it is available.
- 4) **Monitor your accounts** for suspicious activity as always.
- 5) **Remain vigilant** - obtain your three free credit reports at www.annualcreditreport.com on a regular schedule. Stolen Social Security numbers do not expire, so they can be sold and used for years to come.

Extra protection available at TransUnion (800) 916-8800 and/or Experian (877) 284-7942

A **fraud alert** warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name is really you.

A **credit freeze** makes it harder for someone to open a new account in your name.

If you discover your information has been compromised, or you suspect fraud on any of your accounts, please contact us -- your trusted credit union professionals. We will advise you on important steps to help maximize your financial protection.

We are Accepting Your American Red Cross Hurricane Relief Fund Donations on behalf of MWRDGC

People are in need due to massive destruction from hurricanes. District staff have always been motivated to help others, so they are once again asking for voluntary participation in a collection to benefit survivors.

- 1) You may use the form attached to this email to authorize a withdrawal from your Credit Union account OR make a check payable to the American Red Cross.
- 2) Bring to either Credit Union office or mail to MWRD ECU, 100 East Erie Street, Chicago, IL 60611
- 3) An American Red Cross donation form must accompany each donation; funds will be submitted directly to the American Red Cross.
The deadline for donations is October 20.



Contribution is voluntary; consult your tax advisor regarding tax deductibility.

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IMPORTANT CHANGE

Read this to Avoid Overdrafts

Revisions to the rules for Automated Clearing House (ACH) credits and debits took effect September 15, 2017. These changes mean that electronic credits and debits (including checks that you issue which are subsequently processed as electronic debits) may be eligible for processing on the same day that they are authorized by you.

This results in a faster payment system, which has great benefits when you are receiving a payment, but also means that payments you make may clear your account sooner than they have before. This change applies to all financial institutions and merchants/vendors offering ACH services and all account holders receiving ACH transactions.

What does this mean to you? It is important to make sure that funds are available in your account before you make in-person, online, or via telephone payments to avoid incurring overdrafts and fees. Checks should never be issued nor payments scheduled if sufficient funds are not available to satisfy the payment. Previously, ACH transactions could have taken 1-2 days to process; now, the same transactions may post the same day on which you authorize them.

Look for us at Open Enrollment...

We'll be there to answer all your questions about membership!



Veterans Day (*observed*)
Thanksgiving Holiday

Christmas
New Year's Day

Fri, Nov 10 - CLOSED
Thurs, Nov 23 - CLOSED
Fri, Nov 24 - CLOSED
Mon, Dec 25 - CLOSED
Mon, Jan 1, 2018 - CLOSED

Remember, you have access to your accounts online at www.mwrdecu.org or 1-855-391-3788. PLUS, access cash from thousands of surcharge-free ATMs: visit our website and select our ATM Locator under "Helpful Links."