Photo of the Week: The Office of Integrated Marketing & Communication offered a garland and ornament craft for children at the Downtown Berrien Springs Open House, held Thursday, Dec. 1. The completed garland and pinecone bird feeder ornaments were later hung on the village’s Christmas tree by a team of Andrews staff and students, and some of the children who helped create the decorations. Pictured L-R: Matthew Scull, Andrews student Kristal Blake, Mackenzi Black, IMC staff member Sumeeta Raj, Daniel Scull, Andrews student Becky Vajdic, Kara Scull and Rebecca May, director of events and campus relations. (Thursday, Dec. 1. Photo by IMC photographer Austin Ho)

View All Week In Pictures »

AU Online Calendar
Friday, December 9
FEAST OF LIGHTS

Andrews Agenda
For full details of this week's announcements, view the
Monday, December 12
Doctoral Defense

Tuesday, December 13
Graduate Enrollment Mgmt.
RECREATION NIGHT

Wednesday, December 14
DMin Committee Meeting

Friday, December 16
CHRISTMAS BREAK

Monday, December 19
Accounts Payable Closure

Saturday, December 31
Graduation Dedication

More Events »

Area Church Listings
Worship times, speakers and sermon titles
Full List...

Classifieds
Buy, sell, trade or share!
Full List...

Have An Announcement?
Please submit information for the Andrews Agenda to agenda@andrews.edu or by visiting the agenda submissions page and use your Andrews login and password. To add an event to the AU Online Calendar, visit the events submissions page and use your Andrews login and password.

Online Edition: www.andrews.edu/agenda/

Campus Announcements

- Observed Holidays for Andrews Employees
- Important Information about Start of Spring 2012 Semester
- Office of Accounts Payable Closure
- Office of Planned Giving & Trust Services: New Location
- ITS & Service Desk Holiday Schedule
- Doctoral Defense: Philip Drey
- Payroll Debit Cards Coming Soon!
- United Way Campaign Drawing to a Close
- Final Exams Dec. 5-8
- Victim-Offender Mediation Training
- Graduate Enrollment Management Closed Tuesday, Dec. 13
- Christmas Dining Center Hours

Campus News

- Murray is College Science Teacher of the Year in Michigan
- Safety during the Holiday Season
Community Announcements

- Andrews Academy Annual "Feast of Lights"

The Andrews Agenda is sent twice a week to the Andrews University community from the Office of Integrated Marketing & Communication

Contact Us
Phone: 269-471-3322
Email: agenda@andrews.edu
Web: www.andrews.edu/agenda/
Address: Integrated Marketing & Communication
Andrews University
Berrien Springs, MI 49104-1000
# Upcoming Events

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPTEMBER 1</td>
<td>8am-5pm</td>
<td>Leadership In-Res Virtual Field Research</td>
<td>SEM; Doctor of Ministry</td>
</tr>
<tr>
<td>SEPTEMBER 5</td>
<td>6pm</td>
<td>Ongoing Fitness Events at PMC</td>
<td>Pioneer Memorial Church</td>
</tr>
<tr>
<td>DECEMBER 5</td>
<td>7:30am-8:30pm</td>
<td>Final Exams Dec. 5-8</td>
<td>Academic Administration</td>
</tr>
<tr>
<td>DECEMBER 9</td>
<td>7pm-9:30pm</td>
<td>FEAST OF LIGHTS</td>
<td>Andrews Academy</td>
</tr>
<tr>
<td>DECEMBER 12</td>
<td>9:30am</td>
<td>Doctoral Defense: Philip Drey</td>
<td>Seminary</td>
</tr>
<tr>
<td>DECEMBER 13</td>
<td>8am-5pm</td>
<td>Graduate Enrollment Management</td>
<td>Enrollment</td>
</tr>
<tr>
<td>DECEMBER 14</td>
<td>6:30pm-8pm</td>
<td>RECREATION NIGHT</td>
<td>Andrews Academy</td>
</tr>
<tr>
<td>DECEMBER 16</td>
<td>12:35pm-3:30pm</td>
<td>DMin Committee Meeting</td>
<td>SEM; Doctor of Ministry</td>
</tr>
<tr>
<td>DECEMBER 19</td>
<td>8am-5pm</td>
<td>Office of Accounts Payable Closure</td>
<td></td>
</tr>
<tr>
<td>DECEMBER 31</td>
<td>4pm-5pm</td>
<td>Graduation Dedication</td>
<td>SEM; Doctor of Ministry</td>
</tr>
<tr>
<td>JANUARY 8</td>
<td>2pm</td>
<td>De-clutter your life!</td>
<td>Pioneer Memorial Church</td>
</tr>
<tr>
<td>JANUARY 12</td>
<td>6pm</td>
<td>Simple Solutions Seminars</td>
<td>Pioneer Memorial Church</td>
</tr>
<tr>
<td>JANUARY 28</td>
<td>7:30pm-8pm</td>
<td>Co-ed Worship Mark 1-8 Review</td>
<td>Campus Ministries</td>
</tr>
<tr>
<td>JANUARY 29</td>
<td>7pm</td>
<td>Carla Trynchuk &amp; Chi Yong Yun at HPAC</td>
<td>Integrated Marketing &amp; Communication</td>
</tr>
<tr>
<td>FEBRUARY 26</td>
<td>2pm</td>
<td>Back Health Seminar</td>
<td>Pioneer Memorial Church</td>
</tr>
<tr>
<td>MARCH 2</td>
<td></td>
<td>Adventist Engaged Encounter</td>
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<tr>
<td>MARCH 10</td>
<td>8pm</td>
<td>Ernie Haase &amp; Signature Sound at HPAC</td>
<td>Integrated Marketing &amp; Communication</td>
</tr>
<tr>
<td>MARCH 29</td>
<td>9am</td>
<td>AU Music and Worship Conference</td>
<td>Integrated Marketing &amp; Communication</td>
</tr>
<tr>
<td>APRIL 6</td>
<td>10am-7pm</td>
<td>Blood Drive: Give the Gift of Life</td>
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<tr>
<td>APRIL 8</td>
<td>4pm</td>
<td>3rd Annual Pizza 101</td>
<td>Pioneer Memorial Church</td>
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<tr>
<td>MAY 13</td>
<td>9am</td>
<td>Pioneer Runners Spring Run-Off</td>
<td>Pioneer Memorial Church</td>
</tr>
</tbody>
</table>

Andrews University is a Seventh-day Adventist institution of higher education
Phone: 1-800-253-2874    E-mail: enroll@andrews.edu
Copyright © 2011 Andrews University
Berrien Springs, Michigan 49104
Today's Menu - Dec 04/Dec 10

<table>
<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Breakfast</td>
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<tr>
<td>French Toast</td>
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<td></td>
<td>(V) French Toast</td>
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<tr>
<td>Tater Tots</td>
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<td>Fried Eggs</td>
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<td>Lunch</td>
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<tr>
<td>Chicken Tarts</td>
<td></td>
<td></td>
<td>(V) Chicken Tarts</td>
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<tr>
<td>Herb &amp; Apple- Stuffing</td>
<td></td>
<td></td>
<td>Brussels Sprouts</td>
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<tr>
<td>Candied Yams</td>
<td></td>
<td></td>
<td>Garbanzo Beans</td>
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<tr>
<td>Rice</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Supper</td>
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<tr>
<td>Asian Tacos</td>
<td></td>
<td></td>
<td>Wild Mushroom –Rice</td>
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<tr>
<td>Gingered Carrots</td>
<td></td>
<td></td>
<td>Napa Cabbage Stir - Fry</td>
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</tr>
</tbody>
</table>
Office of Development Located in Griggs Hall
The Office of Development is located in Griggs Hall on the second floor, Suite 213. The intercampus mail code is 0660. Please direct all donations to this location.

Email: development@andrews.edu
Phone: 471-3124
Address: 8903 U.S. 31., Berrien Springs, MI 49104-0660
Contact person: Mary Nell Rosenboom

Campus Safety To Conduct Routine Alarm Tests
The Office of Campus Safety will be conducting routine alarm tests during the week of Dec. 12-16, 2011. These are tests of the fire alarm and sprinkler systems as required by the state of Michigan. Both tests will cause the building’s fire alarm system to activate with both visual and audible notifications.

If a fire alarm activates in your building and lasts for less than 2 minutes, disregard the alarm. If an alarm is activated for an actual emergency during this testing period, Campus Safety will respond immediately and start the evacuation process.

The annual test of the sprinkler system (visual and audible only; no water) will take place in the following buildings:
- Andrews Academy
- Airpark – Seamont Building
- Butler Hall
- Burman Hall
- Campus Center
- Chan Shun Hall
- Damazo Hall
- Grounds
- Halenz Hall
- Harrigan Hall
- Haughey Hall
- Howard Performing Arts Center
- James White Library
- Nethery Hall
- Price Hall
- Ruth Murdoch Elementary School
- Seminary (Tan Hall)

The annual test of the fire alarm system will affect the following buildings:
- Administration Bldg.
- Airpark – Seamont Building
- Airpark – Simulator Building
- Andrews Academy
- School of Architecture Building
- Art & Design Center
- Beaty Pool/Johnson Gym
- Bell Hall
- Butler Hall
- Burman Hall
- Campus Center
- Chan Shun Hall

Have an Announcement?
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To add an event to the AU Online Calendar, visit the events submissions page and use your Andrews login and password.
Tuesday, December 6, 2011

**Observed Holidays for Andrews Employees**

*From the Office of Human Resources*

The observed holidays for this year are:

**Christmas**
Monday, December 26, 2011 and Tuesday, December 27, 2011

**New Year's**

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Monday, December 5, 2011

**Important Information about Start of Spring 2012 Semester**

Students will return to campus the weekend of January 6-8, 2012.
Registration is on Sunday, Jan. 8, 2012.
The first day of classes is Monday, Jan. 9, 2012.

Provost Andrea Luxton says, "In the committees discussing the start of the semester it has been voted that offices and individuals dealing with registration will need to be open to students from noon to 5 p.m. on registration day, Sunday, Jan. 8." This should allow for all the registration and advising processes to flow smoothly.

**Note:** This does not mean every employee must be present on Registration Sunday; however, all offices and academic departments need to ensure there is adequate coverage to ensure the best possible service to our students, who will have questions and registration needs on Sunday, Jan. 8.

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**Office of Accounts Payable Closure**

The Office of Accounts Payable will be closed December 19-31, 2011. No checks will be processed during this time. Those who have corporate credit cards MUST have them turned in by December 15 in order for them to be paid on time. Any credit cards turned in after that time may have late fees and interest charges on the next statement. Any other invoices, check requests or expense reports (that go to Rhoena Bearce) must also be turned in by December 15 in order to be paid by December 19. Anything received after this date will be processed as time allows.
Lamson Health Club: Holiday Sale and Holiday Recess Hours

**Lamson Health Club Holiday Sale**
6 month & 1 year memberships will be 20% off AND all massages 10% off from December 4 through January 15. Andrews University students can charge memberships to their student accounts during this time (sorry, massages cannot be charged to student account). Memberships include use of exercise equipment, jacuzzi, sauna, and a variety of aerobics classes. Gift certificates are available. For more information call us at 269.471.3449.

**Lamson Health Club Holiday Recess Hours**
Dec. 9 through Jan. 8
Monday – Thursday: 6:00 am – 11:00 am
AND
5:00 pm – 8:00 pm
Friday: 6:00 am – 12:00 pm
Sunday: 10:00 am – 4:00 pm

We will be closed Sunday & Monday, Dec. 25 & 26 and Sunday & Monday, Jan. 1 & 2.
*(Please note that the dates the health club will be closed have been revised)*

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Friday, December 2, 2011

Office of Planned Giving & Trust Services: New Location

**Reminder**
The Office of Planned Giving & Trust Services is no longer located on the 3rd floor of the Administration Building. Since late summer, Planned Giving & Trust Services, along with the Office of Development, has been located on the 2nd floor of the new Griggs Hall (connected to the Lake Union Conference Building) near the front entrance to campus.

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Thursday, December 1, 2011

**ITS & Service Desk Holiday Schedule**
The ITS Computer Store and Service Desk will have adjusted schedules due to the holiday season. Even though the ITS Computer Store will be on a reduced schedule (or may be closed) during the Christmas break, departments needing to order or purchase items may do so throughout the break by sending an email to susensda@andrews.edu. Departmental service issues should be directed towards the PC Support technicians or by emailing helpdesk@andrews.edu.

December 9, 9 a.m.–12 p.m.
December 12–December 15, 1 p.m.–5 p.m.
December 16, 9 a.m.–12 p.m.
December 19–December 20, 1 p.m.–5 p.m.
December 21–January 4, CLOSED
January 5, 1 p.m.–5 p.m.
January 6, 9 a.m.–12 p.m.

**Contact:** Dave Susens  susensda@andrews.edu

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Doctoral Defense: Philip Drey

Monday, Dec. 12
9:30 a.m., Administration Building 307

Philip Drey will defend his dissertation in partial fulfillment of the PhD: Biblical and Ancient Near Eastern Archaeology degree in the area of Near Eastern Archaeology. Drey's dissertation title is, "Material Culture of Transjordan: The Persian Period Pottery of Tall Al-'Umayr." Those wishing to attend must make their request by calling 269-471-6002 no later than December 8.

**Contact:** Mabel Bowmen  bowenm@andrews.edu

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Payroll Debit Cards Coming Soon!

In accordance with a recent change in Michigan state law, Andrews University will be implementing an all-electronic payment system for payroll effective January 2012. This will be done by establishing payroll debit cards ("pay cards") for those who do not elect direct deposit. **Note:** This change will only be applicable to those working in Michigan and applies even if receiving a check for only part of your pay. All employees have the option of electing either of the two electronic payment methods at any time, but
please be aware that the payroll debit card does not provide access to a checking or savings account.

You will find our updated direct deposit form that includes an election for payroll debit cards at: www.andrews.edu/hr/documents/directdeposit.pdf.

**Payroll Debit Card Election**

Please refer to the attached written disclosures regarding payroll debit cards. Page four of this document lists all fees and limits. If you elect to receive your pay via a pay card, you must submit the attached application.

**Direct Deposit Election**

If you wish to sign up for direct deposit, you must do so by December 23. Complete the direct deposit form with your bank information and submit it to the Payroll Office, or set up your direct deposit information at the following link: www.andrews.edu/go/mydirectdeposit. Failure to make a direct deposit election by the deadline will be presumed to indicate consent to receive wages through a payroll debit card.

Please note: You have the option to set up direct deposit with any financial institution. Chemical Shoreline Bank has assured us that they will be able to work with any employer in setting up an account, provided that valid identification is available (passport, visas, etc).

In considering your electronic payment election, please remember that direct deposit often offers advantages over a payroll debit card. These advantages include:

- Greater flexibility in accessing your funds
- Generally fewer fees
- Ability to do direct debit transactions such as PayPal and making student loan payments
- The possibility of earning interest
- Generally fewer limits on transaction totals
- Joint accounts

If you have any questions, please contact the Payroll Office at payroll@andrews.edu or ext. 3325. *Note:* Payroll debit card disclosure information and application forms are also available at the Payroll Office.

**Attachments**

paycarddisclosures.pdf
payroll_card_employee_application.docx

---

**United Way Campaign Drawing to a Close**

Dear Andrews Employee Family,

As our fall semester winds to a close and we prepare for a welcome Christmas break, we are also winding down our United Way employee campaign to close it off on December 9. If you wish to contribute but haven’t yet, please remit your pledge form to the Office of the President by December 9. Any gifts received after that date will be happily forwarded to the United Way.

Thanks to all of you for what you do and your gifts of time and resources. May you each be blessed in a special way this Christmas season.

Warm regards,

Niels-Erik Andreasen
President
Final Exams Dec. 5-8
Final exams are Dec. 5-8. The exam schedule is online:
www.andrews.edu/academics/exam_schedule.html

Electronic Form W-2 Consent
Attn Employees:
The IRS has approved the receipt of an electronic W-2 Tax and Wage Statement in lieu of paper format. If you wish to receive your Form W-2 statements in electronic format only, you will need to give your consent at www.andrews.edu/goto/myw2 and click on "Electronic W-2 Consent."

The deadline to consent to receive an electronic 2011 Form W-2 is Monday, Jan 16th. An announcement will be posted on the agenda once the 2011 electronic Form W-2s are available for access.
There are multiple benefits to receiving an electronic Form W-2:

- Earlier access to the Form W-2
- Print multiple copies anytime
- Once received, no more lost or misplaced Form W-2

Note: Employees wishing to have their Form W-2 mailed via U.S. postal service need NOT take any action. Employees who have not consented to receiving their Form W-2 in electronic format only will be identified and a Form W-2 will be printed and mailed via U.S. postal service by January 31, 2012. You will still be able to access and print an electronic Form W-2 online through Vault if you wish. If you have any questions, please contact the Payroll Office at payroll@andrews.edu or ext. 3325.

Sincerely,
Payroll Office

Contact: The Payroll Office payroll@andrews.edu Category: Campus Announcements
269-471-3325

Roberts Nativity Sets Exhibited in the Library

December 1–16, 2011
James White Library

Nativity sets from the collection of Ruth and Ray Roberts are on display in the James White Library main lobby display case through December 16, 2011. For library hours or more information, call 269-471-6376.

Contact: Lauren Matacio matacio@andrews.edu Category: Campus Announcements

Wednesday, November 30, 2011

Victim-Offender Mediation Training

Victim-Offender Mediation Training will be offered next semester by the Department of Behavioral Sciences. This class will be available for both graduate and undergraduate credit, and students will have two options:

- Take a 1-credit Victim-Offender Reconciliation Training (VORP) with limited time commitment of two Friday afternoons and one Sunday all day.
- Take a 2-credit full-semester class which includes the VORP training plus weekly classes.

This is a wonderful opportunity for from a variety of backgrounds and career tracks--pastors, teachers, journalists/communication specialists, social workers, counselors, business people, those involved internationally or with foreign cultures, and many others--who will be involved with helping people who experience conflict.

To sign up, register for BHSC440-003 (undergraduate) or SOCI575-001 (graduate) for 1 or 2 credits, depending on your needs. For additional information, call extension 6538 or e-mail tschettm@andrews.edu. An additional fee to cover the cost of the VORP trainers will apply.
Andrews University Christmas Cards Now Available

The Office of Integrated Marketing & Communication is pleased to offer two versions of an Andrews University Christmas card this year, one typographic and the other a Christmas-themed picture from campus. Previews and pricing information is available at [www.andrews.edu/imc](http://www.andrews.edu/imc).

Graduate Enrollment Management Closed Tuesday, Dec. 13

The Office of Graduate Enrollment Management will be closed on Tuesday, December 13 2011 for a retreat.

Christmas Dining Center Hours

<table>
<thead>
<tr>
<th>Christmas 2011 Hours</th>
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<tbody>
<tr>
<td><strong>Gazebo</strong></td>
<td><strong>Dining Center</strong></td>
</tr>
<tr>
<td>December 9</td>
<td></td>
</tr>
</tbody>
</table>
Direct Deposit/Payroll Debit Card Authorization

Allow up to 1 (one) pay period for this request to become effective.

Name: ____________________________  ID #: _________________  Phone Number: _____________________

NEW EMPLOYEES: In order to elect direct deposit, you must return this form within 30 days with your bank information. Failure to do so will be presumed to indicate consent to receiving wages through a payroll debit card.

ALL EMPLOYEES: You may change your election between direct deposit and payroll debit card at any time. To change your election or direct deposit bank information, please complete a new request form.

PLEASE READ:
It is my responsibility to verify that payments have been credited to my account(s). Andrews University is not liable for any overdraft (NSF) charges incurred while participating in this electronic pay program. I understand that I must immediately notify the Payroll Office before I close any/all account(s) listed while this authorization is in effect. I understand that in the event that my financial institution(s) is/are not able to deposit any electronic transfer into my account(s) due to any action I take, the University cannot issue the funds to me until the funds are returned to the University by financial institution(s).

Direct Deposit Information: if bank not listed, please complete the box marked “Other” and attach a voided check. Please fill a new request form for each bank if multiple direct deposits are desired.

☐ Honor C.U.  Routing # 272484852  ☐ Fifth Third Bank  Routing # 072400052
☐ United Federal C.U.  Routing # 272484894  ☐ Chemical Shoreline  Routing # 072410013
☐ Other:  
Bank Name:
Bank Routing Number *:

Account Number **:
Account Type: ☑ Checking  Amount: ☑ Net Check (100%)
☐ Savings  ☐ __________ %
☐ $__________

*Bank Routing Number: first set of numbers at the bottom of your check— not deposit slip
**Account Number: second set of numbers at the bottom of your check— not deposit slip

I agree to the terms of this agreement and hereby authorize Andrews University to deposit my net pay as designated above. If funds to which I am not entitled are deposited to my account(s), I authorize the University to direct the financial institution(s) to return said funds.

Signature: ____________________________  Date: ___________

Return this form to the Payroll Office.
If you’ve elected payroll debit card, please attach application.
We can be contacted at (260) 471-3325 or email us at payroll@andrews.edu.

Entered by: ________  Date: ________
Checked by: ________  Date: ________
Disclosure Statement and Terms and Conditions for Payroll Debit Card Account

Important Information about Your Payroll Debit Card and related Electronic Fund Transfer Services.

DEPOSIT AGREEMENT.
By requesting and using or allowing another to use your Payroll Debit Card, you agree to be bound by the terms and conditions of the Payroll Debit Card/ATM Deposit Agreement (“this Agreement”). This Agreement discloses the terms and conditions of your Payroll Account and you are not entitled to any rights or benefits given to other deposit account customers or debit cardholders at Chemical Bank unless such rights or benefits are contained in the Agreement. Please read this Agreement carefully and keep it for future reference. In this Agreement: “Account” means the deposit account accessed by your Card; “Card” or “Payroll Card” means the Visa Payroll/ATM Card issued by us to enable you to receive (i) payroll from your employer (“Employer”), or (ii) benefits, student financial aid or other funds from a government agency or institution of higher learning (“Agency”); “you” and “your” mean the customer to whom we issue a Card or his or her legal representative; and “we”, “us,” and “our” mean Chemical Bank.

PART I – PAYROLL CARD TERMS AND DISCLOSURES.

1. LIABILITY FOR UNAUTHORIZED TRANSFERS.
Tell us AT ONCE if you believe your Card or any Personal Identification Number (“PIN”) has been lost or stolen, or if you believe that a transaction has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account. If you tell us within two business days, you can lose no more than $50.00 if someone used your Card or PIN without your permission. If you do not tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as $500.00. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, you will tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

2. ADDRESS AND TELEPHONE NUMBER.
If you believe your Card or PIN has been stolen or that someone has transferred or may transfer money from your Account without your permission, call 1-866-353-1270 24 hours daily or write: Chemical Bank, Card Service Center, 333 E. Main Street, P.O. Box 231, Midland, MI 48640-0231

NOTE: In order to minimize the risk of losses from lost or stolen Cards or PINS, we strongly suggest that you call us immediately and then confirm in writing.

3. BUSINESS DAYS.
Our business days are Monday through Friday 8:00 am - 5:00 pm Saturdays, Sundays and holidays are not business days.

4. DEFINITION AND IDENTIFICATION OF TERMINALS AVAILABLE TO CARDHOLDERS.
For purpose of this Disclosure and Terms, a “terminal” includes automated teller machines (“ATM”), and point of sale (“POS”) terminals (special store terminals at which payment for purchases may be made). An ATM terminal can be used without the assistance of another person and the use of a PIN is required to complete a transaction.

Point of sale transactions utilize special store terminals at which payment for purchases can be made (“POS/PIN”). POS/PIN terminals are used with the assistance of a retail store clerk or other operator and require the use of a PIN. All such persons are agents of the merchant and not of the Bank. Located or near each ATM terminal is a listing of the card issuers and networks whose cardholders may use the terminal. Sometimes symbols are used instead of names. In most cases, a larger or more conspicuous sign or symbol will identify the terminal owner or operator. As used in this Disclosure and Terms, a “Chemical Bank terminal” is an ATM located at a Chemical Bank branch location or those terminals otherwise identified as Chemical Bank owned terminals. Refer to the network symbols on the back of your Card for all other terminal access.

5. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS INITIATED USING YOUR PAYROLL CARD.

(a) Account Access.
Your Card will permit you to make transactions on the Account as defined in the Bank’s Deposit Account Agreement and Funds Availability Policy. (See Parts II and III below.) You may use your Card to:
(1) Pay for purchases out of your Account at retail POS/PIN terminals.
(2) Pay for purchases at merchants who accept Visa debit cards. These transactions may be made by presenting your Card and signing the receipt.
(3) Make balance inquiries to your Account.
(4) Make cash withdrawals from ATM terminals.
(5) Obtain cash from financial institutions that accept Visa cards. These cash Transactions are subject to the Cash Access Fee stated in the Fee Schedule.
(6) Conduct other transactions as services and features are permitted by us.

(b) Limits on Dollar Amount of Transactions.
(1) Separate withdrawal and purchase limits apply. Total withdrawals or purchases in any one day may not exceed the separate Daily Limits for a single Card number. You will be allowed to make transactions up to the available balance in your Account or up to the maximum Daily Limit, whichever is less. The Daily Limits are as follows:

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Daily Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Withdrawals</td>
<td>$1,000.00*</td>
</tr>
<tr>
<td>POS/PIN</td>
<td>$500.00</td>
</tr>
<tr>
<td>Cash Advance</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Maximum Balance</td>
<td>$10,000.00</td>
</tr>
</tbody>
</table>

* At some types of ATMs, the withdrawal amount may be limited due to machine constraints, and multiple transactions may be necessary to obtain the total amount desired.

(c) Limits on Frequency of Transactions.
There is no limit on the number of purchases that can be made per day with the cards.

6. SERVICE CHARGES.
We reserve the right to provide interchange or gateway access service to other terminal or POS networks, and our service charges for transactions in those networks will be the same as charges for ATM terminals not owned by us, unless otherwise specifically disclosed to you. Please refer to the addendum describing the fees pertaining to your Account and use of your Card.

Possible Fees By Third Parties. When you use an ATM not owned by Chemical Bank, you may be charged a fee by the ATM operator or any network used to complete the transfer (and you may be charged a fee for a balance inquiry).

7. YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS.

(a) Terminal Transactions. You can get a receipt at the time you make any transaction to or from your Account using a terminal in the United States authorized for use by us.

(b) Preauthorized Credits. If you have arranged to have recurring direct deposits made to your Account at least once every 60 days, you can call us at 1-866-353-1270 to find out whether the deposit has been made. For your protection, we may require identifying details about your Account before we provide you this information.

(e) You may obtain information about the amount of money you have remaining in your Account by calling 1-866-353-1270. This information, along with a 60-day history of account transactions, is also available on-line at https://www.consumercardaccess.com/chembankpayroll.

You also have the right to obtain a 60-day written history of account transactions by calling 1-866-353-1270, or by writing us at Chemical Bank, Card Service Center, 333 E Main Street, P.O. Box 231, Midland, Michigan 48640-0231

8. YOUR RIGHT TO STOP PAYMENT.
You may NOT stop payment on any transaction made with your Card.

9. BANK’S LIABILITY FOR FAILURE TO COMPLETE EFT TRANSACTIONS.
If we do not complete an EFT transaction or transfer in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(a) If you do not have enough money in your Account to make the transfer;
(b) If your Agreement has been terminated;
(c) If the authorized terminal or system was not working properly and you knew about the breakdown when you started the transaction;
(d) If your funds are subject to legal process or other encumbrances restricting the transfer;
(e) If the automated teller machine where you are making the transaction does not have enough cash;
PART II - PAYROLL CARD DEPOSIT ACCOUNT TERMS AND DISCLOSURES

As used in this Part II, “we,” “us,” “our,” and similar terms mean Chemical Bank. “You,” “your,” and similar terms mean the person listed on our records as the beneficiary or owner of the Account. “Account” means the Account established in your name in connection with this Agreement.

1. OPENING YOUR ACCOUNT.

To open your Account you must complete the proper forms and provide any other documents, information or items that we may require to establish an Account. These requirements include acceptable forms of identification and your Taxpayer Identification Number. Federal tax laws require us to obtain your certification of your Taxpayer Identification Number and whether you are subject to backup withholding. You must notify us if your Taxpayer Identification Number is incorrect or if you become subject to backup withholding. It is our policy not to open an Account unless you have provided your Taxpayer Identification Number. If you fail to certify your Taxpayer Identification Number, we may close your Account.

2. DEPOSITS TO ACCOUNT.

You acknowledge that the only deposits to this Account are via direct, preauthorized, recurring electronic deposit of your wages, salary or other compensation from your employer. This means we reserve the right to review the items deposited to confirm the amount of the deposit and that all items are properly payable to you. We can correct any errors we find.

3. FUNDS AVAILABILITY.

We make the funds deposited to the Account available for withdrawal in accordance with our Funds Availability Policy described in Part III below. Until the funds become available, you cannot withdraw them and we can refuse to permit withdrawals at ATMs or via a POS/PIN Transaction if the funds to do so are not yet available.

4. WITHDRAWALS.

Federal law requires us to impose special rules limiting withdrawals from some Accounts. You can make withdrawals only by an ATM or POS/PIN Transaction, in accordance with and subject to Part I of this Agreement. We will settle an ATM and POS/PIN Transaction from the funds that we determine, in our discretion, are “available” for withdrawal from your Account. Some or all of the funds in your Account may not be “available.” For example, funds deposited on your behalf may not be available under our Funds Availability Policy until a later date. Likewise, we may have placed a “hold” on some or all of the funds in your Account because, for example, we reasonably believe a court order has restrained us from releasing funds to you. We will not be liable to you if we decline to pay any ATM or POS/PIN Transaction from your Account if the Account has insufficient available funds to pay the item. We do not have to check the balance in your Account more than once to determine if there are available funds. In our discretion, however, we may decide to pay an ATM or POS/PIN Transaction as a service to you even if the Account does not contain sufficient available funds. When we do so, the payment may create an “overdraft” in your Account. You agree to pay us the full amount of any overdraft on your Account immediately upon demand.

5. ACCOUNT DISCLOSURE AND FEES.

When you opened your Account, you received disclosures listing fees that may be payable to us. You agree to pay us the fees and charges imposed by us on your Account. We can deduct any or all of these fees and charges from your Account. We are not liable for declining to pay an ATM or POS/PIN Transaction payable from your Account if your Account does not contain sufficient “available” funds as a result of our deducting fees and charges from your Account. We can change these fees at any time. We will give you prior notice of the change if we require you to do so under applicable law.

6. SIGNATURE CARDS AND RESOLUTIONS; NO TWO SIGNER ACCOUNTS.

We are entitled to rely upon and treat as genuine the name and signature shown on the Account signature card or Account application/authorization form delivered before, unless you notify us otherwise in writing. We do not offer Accounts on which two signatures are required or permitted for an ATM or POS/PIN Transaction or other withdrawal.

7. ERRORS AND UNAUTHORIZED TRANSACTIONS.

Your Card and PIN are provided for your use and protection and you will:
(a) Not disclose your PIN or record it on your Card or otherwise make it available to anyone else;
(b) Use your Card, your PIN and any ATM only as instructed; 
(c) Promptly notify us of any loss or theft of your Card or PIN; and 
(d) Be liable for the authorized or permitted use of your Card and PIN.

(f) If you have told us that your Card was lost or stolen or that you believe someone else has obtained your PIN; 
(g) If an employee of a merchant does not properly handle a Card transaction at a POS/PIN terminal; 
(h) If, in the case of a preauthorized credit to your Account, a third party does not send your money to us on time or does not send us the correct amount; 
(i) If circumstances beyond our control (such as fire or flood) prevent the EFT transaction, despite reasonable precautions that we have taken. There may be other exceptions stated in our Agreement with you.

10. ERROR RESOLUTION NOTICE – IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

Please contact us at 1-866-600-5878 or write us at Chemical Bank, 333 E Main Street, Midland, Michigan 48640 as soon as you can, if you think an error has occurred in your Account. We must hear from you no later than 60 days after the earlier of the date you electronically access your Account or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-866-600-5878 or writing us at Chemical Bank, Card Service Center, 333 E. Main Street, P.O. Box 231, Midland, MI 48640-0231. You will need to tell us:

Your name and Account number.
Why you believe there is an error, and the dollar amount involved.
Approximately when the error took place.
If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.
We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question.
If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account.
For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.
We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.
You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

11. OTHER TERMS AND CONDITIONS.

(a) Use and Care of the Card. If you use the Card at a merchant location, the merchant acts for you (as your agent) in completing the transaction. Use of the Card is also subject to the rules of the government agencies which regulate banks. You will take care of your Card and will not give the Card or any PIN to any other person or write your PIN on the Card. If it is lost or stolen, you will notify us immediately.

(b) Withdrawals in a Foreign Currency. Any withdrawal in a foreign currency will be converted into United States dollars. The conversion date and rate will be governed by the rules of the participating network at whose terminal the withdrawal is made.

(c) Overdrawing your Account. You agree that you will not use the Card to overdraw your Account. If an overdraft in your Account does occur, you will pay the full amount of the overdraft to us immediately upon request.

(d) Legal Action. If we initiate any legal action to collect money owed to us under this Agreement, including any counterclaim, you agree to pay all our costs for such action, including any reasonable attorneys’ fees.

(e) Claims and Defenses against Merchants. We are not responsible for goods or services you purchase or lease by using a Card for a POS/PIN Transaction. We are not subject to any claims or defenses you may have against a merchant in connection with any POS/PIN Transaction or the underlying merchant transaction.

12. ACCEPTANCE OF AGREEMENT.

Your first use of your Card or your giving us, or our agent, a written authorization to make preauthorized debits or credits to your Account will be your Agreement to be bound by the terms and conditions of this Agreement.
8. CLOSING ACCOUNT.

We reserve the right to close your Account at any time for any reason whatsoever. If we do so, we will return the balance in the Account (less any amounts owed to us) to you by mailing a check to you at the address recorded on our records, or, at our discretion, we may close your Account at any time for any reason whatsoever. If an Account is closed, you remain liable for all fees and charges incurred through the date the Account is closed. You also remain liable for electronic funds transfers drawn on the Account that have not been presented to us for payment and deducted from the Account prior to the time the Account is closed.

9. UNCLAIMED FUNDS.

Michigan law requires us to consider the balance in any Account to be abandoned property and to transfer the funds in the Account to the State of Michigan after a five (5) year period or to the state of the Account owner’s last known address (other than the state of Michigan) if, for a consecutive period of years, so specified by applicable State law, there have been no withdrawals, deposits, or other activity on the Account, and you have not continued as the Account owner. If this happens to your Account, you must file a claim with the State of Michigan or another applicable state agency to recover your funds. We are not liable for funds transferred to any state agency as required by law.

10. DEATH/INCOMPETENCE.

Your death, or a declaration that you are legally incompetent to handle your affairs, does not end our authority to pay ATM or POS/PIN Transactions or to accept deposits until we receive written notice of your death or declared incompetence. Even after we receive notice, we can pay such transactions occurring before your death or declared incompetence for up to ten (10) days or any longer period permitted under applicable law.

11. ADVERSE CLAIMS; INTERPLEADER; LEGAL PROCESS.

We need not honor any claim against or involving an Account unless we are required to do so by order of a court or governmental agency that has jurisdiction over us. If we receive notice of any claim or dispute or of any legal proceeding we reasonably believe involves you or your Account, in our discretion, we may suspend ATM or POS/PIN Transactions on the Account until final determination of the claim or proceeding. We may place a hold on any funds in the Account and suspend such transactions. An Account may be suspended even though the suspension may have been due to inadvertence, error because of similarity of the names of depositors, and other mistakes. We also may act upon any notice of garnishment, levy, restraining order, injunction, subpoena or other legal process we reasonably believe to be valid, without independent verification by us. You agree that we are not liable for any damages or losses to you caused by the suspension of your Account or action taken in response to legal process, as long as we acted in good faith. We may, in our sole discretion and without any liability to you, initiate an action in interpleader to determine the rights of persons making adverse claims to your Account. We may exercise this right regardless of whether the persons making the adverse claims have complied with all statutory requirements pertaining to adverse claims, such as posting a bond or giving other security. Upon initiation of an interpleader action, we will be relieved and discharged of all further duties and obligations.

You agree to indemnify us against all losses, costs, attorneys’ fees, and any other liabilities that we incur by reason of responding to or initiating any legal action, including any interpleader action we commence, involving you or your Account. As part of that indemnity, in the event we incur liability to a creditor of yours as a result of our response or failure to respond to a legal action, you agree to pay us on demand the amount of our liability to your creditor and to reimburse us for any expenses, attorneys’ fees, or other costs we may incur in collecting that amount from you.

12. ASSIGNMENT; PLEDGE.

You cannot assign or transfer your Account, or pledge your Account as collateral for a loan, without our written consent. We can withhold our consent for any reason. If we permit you to pledge your Account as collateral for a loan from us, you agree that if the person who pledged the Account dies, we can apply the balance in the Account to pay off the loan.

13. WAIVER OF NOTICE.

We will send periodic statements to you on your Account to show activity on your Account, including any adjustments to ATM or POS/PIN Transactions, or other credit and debit entries. You agree that these statements are sufficient notice to you and you waive any right to receive any other notice that may be required under clearinghouse rules, the Uniform Commercial Code, or other state or federal laws (other than the federal Electronic Funds Transfer Act and the federal Truth in Savings Act).

14. ADDRESSES.

You agree that if we need to contact you or send you any written information (such as notices or Account statements), we can do so by mail addressed to you at your address in our records. Any notices we send you at any address other than the notice states another effective date. You must notify us promptly in writing if you change your address. Our office address is Chemical Bank Card Service Center 333 E. Main Street, Midland, MI 48640.

15. CREDIT REPORTS.

You authorize us to obtain information about you, including a credit report, from third parties. If requested by you, you will be told whether a credit report was requested and, if so, the name and address of the credit-reporting agency that furnished the report.

16. DISCLOSURE OF ACCOUNT INFORMATION.

We maintain procedures designed to protect confidential information about you and your use of our products and services with us. It is our practice not to share confidential information about you outside Chemical Bank or Chemical Financial Corporation owned companies except as otherwise disclosed and agreed to herein or in any other service agreement we may have with you. We may access information about you and your Account and related paper based or electronic communications, records and data in transmission or storage with us and our authorized agents (collectively called the “Information”) and release such Information to third parties outside Chemical Bank or Chemical Financial Corporation owned companies only when we are required by law to share such Information under applicable law or to comply with government agency orders or court orders, (b) when we are legally permitted to share such Information to better serve your interests, including, without limitation: (i) when necessary or incidental to providing our product or service, (ii) to report on or verify the existence and conditions of your Account to third parties such as credit bureaus, (c) to monitor or address legitimate business concerns in our service or products, (d) to protect our rights or property, or (e) for other purposes with your consent. For example, we may provide such Information about you or your Account to check and credit reporting agencies and may obtain information from such agencies at any time for any lawful purpose. We do share Information regarding transactions and experiences about you and your Account with other Chemical Bank and Chemical Financial Corporation owned companies through a central Information system. We also share other types of information such as employment and credit history information on your application, registration, or enrollment for any of our products or services, and any other Information relating to you or your Account, among Chemical Bank and Chemical Financial Corporation owned companies. You specifically agree that we may disclose such Information to Chemical Bank and Chemical Financial Corporation owned companies and to third parties outside Chemical Bank and Chemical Financial owned companies in the manner described above. However, you have the right to prohibit us from sharing Information, other than Information on our transactions and experiences with you and your Account, with other Chemical Bank or Chemical Financial Corporation owned companies to the extent permitted by applicable state and federal law. If you would like to exercise this right of prohibition, please write to us at: Chemical Bank, 333 E. Main Street, Midland MI 48640 and include your name as it appears on your Account, social security number, Account number, telephone number, and sign and date your correspondence. Unless you have exercised your right to restrict the sharing of this Information, you specifically allow us to share such Information about you and your Account with our Chemical Bank and Chemical Financial Corporation owned companies such as Brokerage Company or insurance company, and authorized agents.

PART III - FUNDS AVAILABILITY POLICY FOR PAYROLL CARD ACCOUNT

The sum of the direct electronic deposits from your employer which have been on deposit for enough to be available for withdrawal under Part III is called your “Available Balance” in your Account. We make funds from your deposits in this Account available to you as explained below. Until funds are available, you will not be able to use the funds for any ATM or POS/PIN Transaction.

1. DETERMINING THE AVAILABILITY OF A DEPOSIT.

The length of the delay is counted in business days from the day of the deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If an electronic deposit is received by the Bank before 3:00 p.m. on a business day we are open, we will consider that day to be the day of deposit. However, a deposit received after 3:00 p.m. or on a day we are not open the deposit will be made on the next business day. Direct deposits of electronic payments, such as payroll direct deposits, are available on the business day they are deposited.
**PART IV – MISCELLANEOUS**

**1. APPLICABLE LAW.**

This Agreement and the use of the Card and Account are governed by the laws of the State of Michigan, and are also subject to applicable federal and state laws, rules and regulations, including regulations of the Board of Governors of the Federal Reserve System, which may now or later be in effect, governing the Account or governing any electronic fund transfer to or from this Account.

**2. NON-WAIVER.**

We may decide not to enforce this Agreement or delay enforcing it in some circumstances or at some times. If we do so, you agree that we can still enforce this Agreement in the same circumstances at another time, in other circumstances or at other times. If any provision of this Agreement is declared by a Court to be invalid or unenforceable, the remaining provisions of this Agreement shall be enforced and construed as if the invalid provisions were not contained in this Agreement.

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**SCHEDULE OF BANK FEES**

**ATM & Purchase Transactions Fees**

<table>
<thead>
<tr>
<th>Fee Types</th>
<th>Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Transaction</td>
<td>1 waived per pay period, thereafter $1.50</td>
</tr>
<tr>
<td>Cash Advance</td>
<td>1 waived per pay period, thereafter $5.00</td>
</tr>
<tr>
<td>Pinned POS Purchase</td>
<td>$0.25</td>
</tr>
<tr>
<td>Declined ATM Authorization</td>
<td>$0.50</td>
</tr>
<tr>
<td>Signature Base Purchase at Visa Merchants</td>
<td>Free</td>
</tr>
<tr>
<td>ATM Balance Inquiry</td>
<td>Free</td>
</tr>
</tbody>
</table>

**Card Service Fees**

<table>
<thead>
<tr>
<th>Fee Types</th>
<th>Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>PIN Change</td>
<td>$0.50</td>
</tr>
<tr>
<td>VRU Tran History</td>
<td>$0.50</td>
</tr>
<tr>
<td>VRU Balance Inquiry</td>
<td>Free</td>
</tr>
<tr>
<td>Internet Statement</td>
<td>Free</td>
</tr>
<tr>
<td>Paper Statement</td>
<td>Free</td>
</tr>
<tr>
<td>Check Issuance Fee</td>
<td>$2.00</td>
</tr>
<tr>
<td></td>
<td>$25.00</td>
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</tbody>
</table>

**Other Service Fees**

<table>
<thead>
<tr>
<th>Fee Types</th>
<th>Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Currency Conversion Fee</td>
<td>2% of U.S. Dollar amount of transaction</td>
</tr>
<tr>
<td>Legal Process Fee</td>
<td>$60.00</td>
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</tbody>
</table>

**Replacement Fees**

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Replacement Lost/Stolen</td>
<td>$15.00</td>
</tr>
<tr>
<td>Expedited Card Delivery</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

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**3. AMENDMENT AND CANCELLATION.**

We reserve the right to change the terms of this Agreement or change the terms of your Account at any time. We will give you such notice of the change as we determine is appropriate, such as by statement message or enclosure letter and as required under applicable law, except we will give you thirty (30) days’ prior written notice if the change would result in increased fees or charges, increased liability for you, fewer types of available fund transfers, or stricter limitations on the frequency of dollar amounts of transfers. We are not required to give you prior notice where an immediate change is necessary to maintain or restore the security of our EFT system. However, if such a change is made permanent, we will give you appropriate notice. We may also cancel your privilege to use the Card and any PIN, even without telling you in advance. If we do this, you will return all Cards to us at once. You may terminate this Agreement at any time by notifying us in writing. If you do this, you also must return all Cards to us at once. Ending this Agreement will not affect your obligations under this Agreement for transactions or transfers completed with your Card or any PIN, even if those transactions or transfers are completed after the ending date.

**4. NOTIFICATION TO REGULATORY AUTHORITY.**

This Agreement is governed by state and federal laws. If any violation occurs you may contact:

Federal Reserve Bank, Chicago
230 South LaSalle Street, Suite 2700
Chicago, Illinois 60604-1413

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**Credit Union Name:**

**Chemical Bank**

**Member FDIC**

**Form No.:** 82 03/11
# Payroll Card Employee Application

## I. CARDHOLDER INFORMATION

<table>
<thead>
<tr>
<th>FIRST NAME</th>
<th>MI</th>
<th>LAST NAME</th>
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<tr>
<th>PERMANENT ADDRESS (NO PO BOXES)</th>
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<tbody>
<tr>
<td>CITY</td>
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<table>
<thead>
<tr>
<th>MAILING ADDRESS (IF DIFFERENT FROM PERMANENT)</th>
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<tbody>
<tr>
<td>CITY</td>
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<tr>
<th>PRIMARY PHONE</th>
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<table>
<thead>
<tr>
<th>E-MAIL ADDRESS (OPTIONAL)</th>
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<td>- -</td>
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</table>

<table>
<thead>
<tr>
<th>DATE OF BIRTH (MM/DD/YYYY)</th>
<th>SOCIAL SECURITY/TAXPAYER ID NUMBER</th>
<th>MOTHER’S MAIDEN NAME</th>
</tr>
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</table>

- U.S. CITIZEN
- NON U.S. CITIZEN

If you are not a citizen of the United States, please provide one or more of the following forms of identification.

A. Please select a form of identification.

- U.S. Alien ID Card
- Passport
- Other Gov't Issued ID

Type: ____________________________________________

B. Please fill out the corresponding information:

<table>
<thead>
<tr>
<th>COUNTRY OF ISSUANCE</th>
<th>NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

EXPIRATION DATE (MM/DD/YYYY)

## II. CARDHOLDER AGREEMENT

Return your completed signed and dated application to your employer.

The Authorization Agreement for the Payroll Employee Card account will authorize my employer to directly deposit my periodic salary/compensation payments, net of required tax withholdings, other required withholdings or authorized deductions (a "Payroll Payment") into my Chemical Bank Payroll Employee Card account (the "Account") at Chemical Bank and to initiate (if necessary) debit entries and adjustments for any credit entries in error to my Account. I understand that I may withdraw a portion or the entire amount of a Payroll Payment deposited by my employer from time to time in cash via an Automated Teller Machine (ATM) (subject to certain withdrawal limits as discussed in the Terms, Conditions and Disclosures), applicable Point of Sale (POS) terminals and wherever VISA debit cards are accepted. By signing this application, I hereby authorize Chemical Bank to issue a card to me. I agree that activating my card shall constitute my agreement to; (1) The Program Terms, Conditions, and Disclosures that accompany my card and (2) changes to, or replacements for, those Program Terms, Conditions, and Disclosures that may be sent or made available to me from time to time.

CARDHOLDER SIGNATURE ___________________________ DATE ____________

## III. BRANCH USE ONLY

COMPANY NAME ___________________________ CLIENT ACCOUNT NUMBER ____________

- Pursuant to Michigan law the employee has been provided required notification of options and has failed to return the election notice within 30 days and is presumed to consent to receive pay via a payroll debit card.

COMPANY SIGNATURE ___________________________ DATE ____________
Good luck with
Final Exams!

December 5-8, 2011
Final exam week schedule
available online:

www.andrews.edu/academics/exam_schedule
Participants will:

- Gain an understanding of the principles of restorative justice and how VORP works in the criminal justice field.
- Improve effective communication skills and learn mediation process, and how these can be applied to the complex issues within the practice of victim-offender dialogue.
- Have the opportunity to gain hands on experience through mediation role play practice.

VORP TRAINING DATES*:

- Friday April 13, 12PM-6PM
- Sunday April 15, 10AM-4PM
- Friday April 20, 12PM-6PM

*Additional Fee Applies

Register for Peace & Conflict Resolution
BHSC440-003 or SOCI575-001
VORP training only—1 cr
VORP training plus full semester—2 cr

For more information
- Call 471-6538
- E-mail tschettm@andrews.edu

SPONSORED BY:
DEPARTMENT OF BEHAVIORAL SCIENCES
& CENTER FOR COMMUNITY JUSTICE

Andrews University
Department of Behavioral Sciences
Center for Community Justice
Andrews Celebrates at the Downtown Berrien Springs Christmas Open House

Andrews University students, staff and faculty helped kick off the Christmas season with our neighbors in Berrien Springs at the town’s annual Downtown Open House, "Kindle Your Christmas Spirit." This event offers members of the Berrien Springs community a chance to gather for an evening of festive fun with something for everyone. An estimated 700 members of the community filled the streets of downtown Berrien Springs to enjoy cookies, hot chocolate, Christmas crafts for kids and a chance to see inside many businesses.

Since the first Downtown Open House held five years ago, members of the Andrews University Students in Free Enterprise (SIFE) Club have offered face painting. Student volunteers don Santa hats and decorate hundreds of small rosy cheeks with snowflakes, Christmas trees and stars, to name a few. This year, nearly 300 children enjoyed the free painting.

Ann Gibson, co-sponsor of SIFE, says, "Because of our continued involvement, we now have community members seeking us out at the 'Kindle the Christmas Spirit' event because they have enjoyed the interaction between the SIFE students and their children in the past."

Each year, Andrews' participation has grown. This year, the Office of Integrated Marketing & Communication shared building space with the SIFE team. Andrews volunteers assisted children in making a Christmas garland to hang on the town’s Christmas tree located in Memorial Park. The children also made pinecone bird feeder ornaments to hang on the tree. "Everyone enjoyed sharing a cheery warm cup of Rosy Glow tea—a specialty from our own Dining Services—compliments of Andrews University," says Rebecca May, director of campus relations and events at Andrews University.

The Easter Passion Play team found a creative way to bring the story of Jesus to life through a Live Nativity. Two Andrews students, Amani Rodriguez and Heber Garcia, were dressed as Mary and Joseph while sitting in a makeshift stable surrounded by a baby cow, chickens, sheep and even a miniature horse. Young and old alike enjoyed petting the animals and the Live Nativity was a fitting way for the Easter Passion Play team to participate in the free event.

"Andrews is blessed to be part of a community that values bringing people together," says José Bourget, a chaplain in the Office of Campus Ministries and producer for the Easter Passion Play. "Through the various festivities that each season brings, it's great to see Berrien Springs—our hometown—come together especially now to celebrate peace, unity and goodwill to all men."

Andrews University also provided pencils to Santa, who then handed them out to the children who came to share their wish list with him.

"It is our privilege to link arms with our little village on various community events and special occasions. Although there are dozens of resources available to the community on our campus, relationships are best built through personal contacts, not general invitations. We hope and pray that the influence of Andrews University in Berrien Springs will enrich the community we call home, in ways both large and small," says May.
The Easter Passion Play team found a creative way to bring the story of Jesus to life through a Live Nativity. Two Andrews students, Amarilis Rodriguez and Heber Garcia, dressed as Mary and Joseph while sitting in a make-shift stable with a baby cow, chickens, sheep and even a miniature horse.

(Photo by IMC photographer Austin Ho)

Murray is College Science Teacher of the Year in Michigan

Desmond Murray, assistant professor of chemistry in the Department of Chemistry & Biochemistry at Andrews University, was selected by the Board of the Michigan Science Teachers Association (MSTA) as the College Science Teacher of the Year for 2012. Murray will be formally recognized at an awards ceremony on March 9, 2012, at the 59th Annual MSTA Conference in Lansing, Mich.

This award is given to science teachers in four areas: elementary, middle school, high school and college. The winning teachers are chosen for their use and modeling of best practices, inspiring their students, demonstrating innovative teaching strategies, being excellent role models for students and fellow educators, demonstrating leadership, and exhibiting a passion for science and teaching.

Other 2012 science educator awardees are: Mary Lindow, Battle Creek Area Math and Science Center (High School); Susan Tate, Whitehall Middle School (Middle School); and Rebecca Durling, Discovery Elementary School (Elementary School). Gary Abud of Grosse Pointe North High School received Science Teacher of Promise and the Informal Science Educator of the Year was awarded to Sarah Halson, environmental education manager at The Greening of Detroit, a non-profit organization.

Murray says, "I believe my single most important teaching innovation is promotion, implementation and continuous improvement of early research participation (ERP) at both the high school and college levels. This provides youth with unique opportunities to conduct authentic research four to eight years before it is traditionally done. The implementation of ERP at the high school and college levels has clearly demonstrated they are capable and eager to begin early research participation."

Murray describes his early research participation programs as 'incubators of innovators' that engage students in research and discovery including synthesis of sunscreen materials; sensors for toxic substances found in the environment, agricultural pesticides and chemical warfare agents; and new ‘hybrid’ drugs that offer the potential of reducing the number and cost of drugs while increasing their efficacy.

Murray has taught at Andrews University since 1995. In addition to his college level teaching load, he also instructs grades 10 and 12 in chemistry for the Berrien RESA Math & Science Center, which is located on the campus of Andrews University. He was recognized as the "2010 Thought Leader in Education" by the Business Review West Michigan. Murray is passionate about his ChemSem Blog, an innovative way for chemistry and biochemistry majors to communicate online about current scientific research, and ChemSem Live, a live streaming broadcast of the Department of Chemistry & Biochemistry’s weekly guest speaker lecture series. Murray also works in collaboration with the Benton Spirit, a community newspaper, on LabTales and ChemiVerses, a way for students to communicate science and research to a general public readership.

Murray is the founder of BEST Early (Building Excellence in Science & Technology), a nonprofit that has been providing science- and research-related apprenticeships for high school and college students for 10 years. Additional information about each of these programs can be found at www.bestearly.com.
Safety during the Holiday Season
From the Office of Campus Safety
By Rojelio Castillo, Operations Lt.

The holiday season is a special time shared with family and friends, but it’s also a time to take some extra safety precautions to avoid being the victim of theft or burglary. Here are some quick tips to ensure a safe holiday season:

- Engrave your drivers license number—not your social security number—on televisions, stereos, computers, and small electronic appliances.
- Photograph your valuables in their various locations around your home.
- Prevent breaking and entering with high quality doors with heavy-duty door strike plates and locks.
- Don’t have hidden door keys near the front entrance, under rocks, in flowerpots or above door ledges. Instead, give the spare key to a trusted person.
- If you have sliding glass doors, which are normally secured by latches (not locks), insert a wooden dowel or stick into the track thus preventing or limiting movement. (Ensure they are easily removable to comply with any fire codes.)
- Keep your home windows locked.
- Keep lights on in your home even when you are away. Use a light timer to establish a pattern of occupancy.
- Ample exterior lighting is an excellent deterrent to would-be thieves.
- Consider installing an alarm system. Display alarm signs and alarm company decals.
- Be a good neighbor! Get to know your neighbors and even if you do not know them, you can still be a good witness.
- Here are a few links for additional reading on the topic:
  - www.crimedoctor.com
  - www.jcsd.org/burglary_prevention.htm
  - www.everydayhealth.com/healthy-home/how-to-prevent-burglaries.aspx
  - www.howtodothings.com/family-and-relationships/a3562-how-to-prevent-burglary.html
  - www.michigan.gov/msp/0,1607,7-123-1589_1711_10826-8561--,00.html
The Office of Campus Safety has acquired a new handheld video radar unit in response to complaints about excessive speeding throughout campus. It is an intricate piece of equipment, yet simple to use. The user of the video radar must stand in a visible area while operating the device. The video radar displays a laser when focused on a particular vehicle, automatically taking a video recording and displaying the vehicle’s velocity. If the recording indicates a vehicle surpassing the posted speed limit, a citation is generated and emailed to the offender. This video radar unit is intended to benefit both the Andrews University community and those passing through by making for a safer campus through speed reduction.

Contact: Office of Campus Safety
safety@andrews.edu

Weather Closing Procedures, Personal Responsibility and Class Cancellations
In the event of severe winter weather conditions, the Office of Transportation and the Office of Campus Safety begin conferring at 2 a.m. and again at 5 a.m. Transportation is responsible for clearing the snow from the parking lots and campus roads. Campus Safety sends a vehicle out to personally check the main roads coming into Berrien Springs and confers with colleagues in the offices of the state, county, sheriff and Berrien Springs police, receiving an update on the road conditions in the 36 square miles of Berrien and Oronoko Township.

If the roads are clear, the campus traffic areas can be plowed and weather conditions are reasonable, the day proceeds like any other work/school day. However, if the local roads are impassable, Transportation is not able to keep up with the snow plowing on campus or there are significant power failures on campus, the chief of Campus Safety, Dale Hodges, confers with President Andreasen to recommend cancelling classes for the day.

The president makes the final decision and authorizes the cancellation of classes. It is then the responsibility of the Office of Integrated Marketing & Communication to distribute information to local TV and radio stations; update the school closing hotline (269-471-7660); send a broadcast email to all students, staff and faculty; send an SMS (text message); and post the information on the University website and Facebook page. Please check these sources for information and do not call the Office of Campus Safety. Note: Andrews Academy and Ruth Murdoch Elementary School make their own decisions about closing their schools for weather-related reasons.

Please remember that Andrews is a residential campus and can never really close. Faculty and staff: Plan a conversation with your coworkers and decide together how your department will respond when classes are cancelled. Weather conditions can vary dramatically throughout the county. You are ultimately responsible for your personal safety and only you can make the decision whether or not you should be out on the roads.

Update Your Emergency Notification Preferences
For purposes of emergency notifications, the Office of Public Safety encourages the use of Short Message Service (SMS), an emergency notification system that can send messages directly to your cell phone. All Andrews University employees and students are encouraged to visit www.andrews.edu/go/myems to configure their personal SMS notification preferences. Log in with your Andrews user name and password and click on “Configure SMS Notification Preferences.”

School of Education Completes On-Site NCATE Accreditation Visit
The Andrews University School of Education hosted the National Council for Accreditation of Teacher Education (NCATE) Board of Examiners (BOE) for a continuing accreditation site visit, Nov. 13-16. A final decision on continuing accreditation from BOE is expected in March 2012. Andrews University has held continuous accreditation by NCATE since 1973.

Five BOE members and one member representing the Michigan Department of Education participated in the site visit. All members are current education faculty, and/or administrators from both public and private institutions of higher education from across the United States.

Before coming to the Andrews campus, the BOE members conducted a preliminary review of institutional materials. During their campus visit, the team interviewed some 170 administrators, School of Education and College of Arts & Sciences faculty members, teacher education candidates and alumni, and K-12 school partners. In addition, they evaluated all written program materials. The team then created a preliminary report based on the team’s review of all the evidence provided.

“The School of Education and College of Arts & Sciences faculty, staff, candidates, and community partners, value continuing accreditation as an opportunity for acknowledgement of academic excellence,” says Jim Jeffery, dean of the School of Education. “Preparation for our continuing accreditation visit has allowed the School of Education and College of Arts & Sciences to collaborate in many positive ways. It has also allowed us to profile our faculty accomplishments, student performances, and relationships with community schools.”
The Herald-Palladium: LMC women strong in home opener

The Lake Michigan College women's basketball team looked to be in midseason form in its 89-19 win Thursday over an Andrews University team that is trying to build a program. "It was a great opportunity tonight for everyone to work on fundamentals and execute some things in our first game that we mostly won't use until later on in the season," said LMC coach Jason Cooper, now in his fifth season. "Everyone played and everyone contributed."  Read full story .

Category: Andrews in the News

The Herald-Palladium: Defensive Cardinals Andrews' zone defense stifles

Defense is a strength for the Andrews University men's basketball team. Lake Michigan College was unable to solve that defense Thursday night, shooting 31 percent and committing 29 turnovers as Andrews posted a 67-44 win. "Our guys take a lot of pride in their defense," said Andrews coach David Jardine. "That matchup zone is tough to get in and our guys execute it well. Our defense keeps us in a lot of games."

Read full story .

Category: Andrews in the News

Herald Palladium: Athletes strengthen their faith at gymnastics event

Hundreds of gymnasts gathered this past week on the Andrews University campus for Acrofest, which brings together the top gymnasts from Seventh-day Adventist colleges, universities, high school and middle schools in the United States and Canada.

Read the full story.

Category: Andrews in the News

Health Monitor: Dominique Wakefield is a "Fitness Fanatic"

Fitness is her Calling

BERRIEN SPRINGS - Dominique Wakefield has a passion for fitness. It's not only how she lives, but also how she works as she teaches others about the importance of being fit and healthy.

Read full story.

Advice for couch potatoes

BERRIEN SPRINGS - How do you go from being a couch potato to being fit? Andrews University fitness expert Dominique Wakefield has some ideas. Unfortunately, she said, some people think they're getting enough exercise and are fit if they can walk from the parking lot to the store. For them, it's necessary to begin with baby steps.

Read full story.

Getting fit at Andrews

BERRIEN SPRINGS - Walk inside the FitZone fitness lab in a small building next to Marsh Hall on the Andrews University campus and you'll see a compact area outfitted with some of the latest fitness equipment. Whether it's exercise balls and resistance bands or elliptical machines, the lab offers Andrews students not only the opportunity to get fit, but also to learn how to teach fitness to others and become certified personal trainers and fitness instructors.

Read full story.
Showing Category: Community Announcements

Wednesday, November 30, 2011

Pathfinders Cookies in a Jar Sale

The Stevensville Pathfinders are doing the business honor to learn what is involved in running a business. Their business project is to make and sell Cookies in a Jar. Each jar contains all of the dry ingredients for a batch of cookies and includes instructions for what to add and baking instructions. Each jar comes uniquely hand decorated by the Pathfinders.

The cost is $10 per jar and all profits will go to help cover the expenses of the 2014 International Camporee in Oshkosh, WI.

The cookies come in 2 kinds, Chocolate Chip and Oatmeal Chocolate Chip. There are only 22 jars left. To order yours, call Daniel Bidwell at 269-519-3465, or email at bidwell@andrews.edu to arrange the purchase.

Contact: Daniel Bidwell  bidwell@andrews.edu  269-519-3465

A Magical Family Christmas by the SMSO

Saturday, Dec. 10
7:30 p.m., LMC Mendel Mainstage

Join the Southwest Michigan Symphony Orchestra for an evening of timeless classics and sentimental holiday favorites on Saturday, Dec. 10 at 7:30 p.m. It will be held at the LMC Mendel Mainstage in Benton Harbor, Michigan. Special guests The Citadel Dance Company will perform Tchaikovsky’s famed Nutcracker Suite No. 1, while Leo Carmody and Patrick McCreven lend their voices in a narrated rendition of the class children’s book The Snowman. Sing-along with your favorite Christmas carols and enjoy a holiday tradition the entire family will love.

Tickets:
$15-35 Adults
$5 Students
Free for children 12 and under

Contact: Mayatu Peabody  mayatu@smso.org
Andrews Academy Annual "Feast of Lights"

Friday, Dec. 9
7 p.m., Pioneer Memorial Church

Andrews Academy is proud to present the 39th annual "Feast of Lights" program on Friday, Dec. 9 at 7 p.m. at the Pioneer Memorial Church. This annual gift to our community will feature all of the school's music groups in glorious praise of the celebration of our Lord's birth. All are invited and welcome!

Contact: Krista Metzger  metzger@andrews.edu  Category: Andrews Academy » Community Announcements

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Monday, November 21, 2011

Join the PMC STEP Walking Club

Mondays, 8 a.m.
November 2011–April 2012

Just for moms: Join PMC's Spending Time in Exercise & Prayer (STEP) on Monday mornings at 8 a.m. to spend time walking and praying for your children.

Contact: Christine Wallace  boeck@andrews.edu  Category: Community Announcements

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PMC Running Club Open for New Members

Sundays, 9 a.m.
November 27–December 18, 2011
January 8–April 29, 2012

Join PMC's Running Club every Sunday morning at 9 a.m. for a run. This is suitable for all fitness levels, as there are different page groups.

Contact: Christine Wallace  boeck@andrews.edu  Category: Community Announcements

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PMC Walking Club Meets Sunday Mornings--Consider Joining!

Sundays, 9 a.m.
November 27–December 18, 2011
January 8–April 29, 2012

Join PMC's Walking Club for 30–60 minute walks outdoors every Sunday starting at 9 a.m. All fitness levels are welcome.

Contact: Christine Wallace  boeck@andrews.edu  Category: Community Announcements

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PMC Weekly Exercise Classes

Mondays & Wednesdays, 6 p.m.
November 23–December 21, 2011
January 10–May 2, 2012

Join PMC for free group exercise classes on Mondays and Wednesdays from 6–7 p.m. Classes are instructed by certified personal trainers and Andrews University fitness students. All fitness levels are welcome to join. We provide dumbbells and exercise mats. All you need is appropriate clothing and shoes.

Contact: Christine Wallace  boeck@andrews.edu  Category: Community Announcements

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Wednesday, November 16, 2011

Camera Club Competition

Wednesday, Dec. 7
7 p.m., Berrien Springs Public Library

The monthly meeting of the Berrien Springs Camera Club will take place on Wednesday, Dec. 7, at 7 p.m. in the Berrien Springs Public Library at Cass (Old 31) and Union in Berrien Springs. This month's program consists of a competition of prints and digital submission by members.

The selected topics for the month are:
1) Storms
2) Silhouettes
Showing Category: Classifieds
Showing Type: Property for Sale

Wednesday, November 23, 2011

For Sale: Kantorberry Estates

For Sale: Kantorberry Estates: This 6 Bedroom 4 Bath Home will be open this Thanksgiving Holiday. Check my web site: www.Homes2Love.com for times of OPEN HOUSE this Sunday.

Contact: Dixie L. Wong-Broker/Owner
dixie@dixewong.com 269-473-1234

Category: Classifieds » Property for Sale

Monday, November 21, 2011

Home for Sale

A beautiful modest bi-level home for sale in South Bend Indiana about 25 minutes driving time from Andrews campus. For further details please see the following link at http://www.owners.com/in/south-bend/126-n-summit-dr/gmj7753
All-Inclusive Home for Rent

Rental

- Nonsmokers only
- Call 219 671-4092 or email polyeng100@yahoo.com for appointment to view
- $1170 per month plus one month security deposit required due prior to occupancy
- Minimum 1 year lease
- Available January 2, 2012
- Located at 10626 Red Bud Trail Berrien Springs
- 5 minute drive from Andrews

Includes

- 2200 square feet
- 2 car garage
- 5 acres with garden plot
- 4 bedrooms
- 2 bathrooms
- High speed internet
- Dell Inspiron desk top computer (less than 1 year old)
- 60 inch big screen TV
- Front load washer and dryer (less than 1 year old)
- Exercise equipment
- Fully Furnished to include 4 beds (1 king, 1 queen, 1 full, 1 super twin), side by side refrigerator, dishwasher (less than 1 year old), convection range, microwave, couches chairs, dining table and chairs, dressers, pots pans, dishes, silverware, towels, sheets, and blankets.
- Tenants pay electric, garbage, phone, and cable.
- Pets are allowed with prior approval.
Sunday, December 4, 2011

Apartment for Rent

1 bedroom Apartment for rent just off campus on Hillcrest. All utilities included (including cable and internet).
Recently renovated $525 a month. If interested contact Ryan Keough Call/Text/Email keough@andrews.edu or 269-519-8650.

Contact: Ryan keough@andrews.edu 2695198650

Wednesday, November 30, 2011

Roomate needed

Looking for a female roommate to share a two bedroom apartment starting Dec 5th. Close to campus, 10 minute walk. Rent is 260 per person and includes heat and electric plus month rent as a deposit. I am social so I am looking for someone who is ok with game nights, potlucks and movies nights. If interested you can text me 269-519-2041 or e-mail riverah@andrews.edu.

Contact: riverah@andrews.edu 269-519-2041

Monday, November 28, 2011

House for Rent

A little house in the Village of Berrien Springs is available for rent for $300.

It is suitable for a single person only, as the rooms are very small. The house has a living room, kitchen, bedroom and bath, as well as a storage basement. There are no washer/dryer hookups, but it does include a kitchen stove and refrigerator. There is off-street parking and utilities will need to be paid by the tenant. It will be available starting December 5, 2012. Call Rosie Nash at 269-471-4285 for more information.

Contact: Rosie Nash rosienash@gmail.com 269-471-4285

Wednesday, November 23, 2011

Looking to Rent Apartment for January 2012

Female Andrews University graduate student seeking a small house or an apartment. Prefers a place that is walking distance to Andrews University campus. Will be prepared to move by January 7, 2012 and is willing to put down a deposit in December. Please contact Marcia Ebanks at 269-815-2218 or ebanks@andrews.edu.

Feel free to email pictures of rental units.

Contact: Marcia Ebanks ebanks@andrews.edu

Monday, November 21, 2011

Looking For Apartment to rent

Im looking to rent an apartment just 2 student females something around $400.00 a month. Anything available please call/text or email me at bronxnycutie75@gmail.com

Contact: Sharlene Alonzo bronxnycutie75@gmail.com 6167959330

Friday, November 18, 2011

For Rent: 9005 Kephart
Found: A Ring
A ring, possibly an engagement ring, was found last week on the sidewalk by Marsh and Hamel Hall. Call 269-921-2865 if you feel this belongs to you.

Stolen Red Tandem Bicycle
My red tandem bicycle was stolen less than two hours ago from my Main St. apartment. Please give Andrew a call right away if you see a bicycle that looks just like this picture. It may have a flat front tire.
360.610.7048

Contact: Andrew Brassington  brassinj@andrews.edu  360.610.7048
Canon T2i Kit 18-55mm and 55-250mm Lenses
Hi all, I have a brand new in box sealed Canon T2i with two lenses. 18-55mm IS and 55-250mm IS.
Asking $790 for the bundle.

Also have brand new unused another set of Canon 18-55mm IS and 55-250mm IS lenses that I am willing to sell for $325 or I would separate for:

18-55mm = $150
55-250mm = $175

Contact: Alex Rodriguez  a.rodrigz4@gmail.com
931-544-4434

Living Room Furniture for Sale
1. Tall Black Bookshelf (5 adjustable levels, Good condition):
2. Black Wide TV Stand (Low sitting, includes 2 compartments on each side for DVD/CD storage and two compartments in the center for additional electronics):
3. Black Long Coffee Table: $5

Everything needs to go and be paid for by December 9th. You are responsible for picking up the items and moving them yourself. Feel free to contact me via e-mail at anytime to discuss time and availability.
Office Furniture for Sale

1. Black Computer Desk (Includes slide-out keyboard compartment and elevated shelf for printer. Extra shelf space on the side and small side cabinet. Condition: LIKE NEW) : $35
2. Black 3 Level Bookshelf (Condition: LIKE NEW) : $15

* NOTE: Items were bought less than a year ago, were barely used and in EXCELLENT condition.

Dining Room Furniture for Sale

1. Black Wooden Dinning Room Set including:
   - 4 Black Wooden Chairs (Good condition): $5 each
   - Large Black Table (Used and legs are loose) FREE!!

* Take ENTIRE SET for $20! *

Everything needs to go and be paid for by December 9th. You are responsible for picking up the items and moving them yourself. Feel free to contact me via e-mail at anytime to discuss time and availability.
Bedroom Furniture for Sale

1. Large Wood Dresser w/ Large 3-part mirror (8 drawers, various sizes, mirror is detachable. GREAT condition): $60
2. Tall Wood Dresser (4 drawers, missing one handle. Good condition): 
3. Wood Night Stand (2 drawers, top drawer loose but functional. Good condition): $10

4. Full Size Bed including:
   - Metal Frame (On 4 small wheels) and Box Spring: $100
   - Full Size Mattress: $175

* NOTE: Bed was purchased and used for less than a year. Condition, LIKE NEW. All parts functional and includes 10 year warranty. If purchased as a whole, take for discounted price of $250 TOTAL! *

Everything needs to go and be paid for by December 9th. You are responsible for picking up the items and moving them yourself. Feel free to contact me via e-mail at anytime to discuss time and availability.
Looking for a Unique Christmas Gift?
This Christmas, impress your loved one with a handmade pottery creation.
Visit my gallery at www.andrews.edu/~sylvie
I still have a lot of pieces left for sale ready to be taken home.
Contact me at sylvie@andrews.edu

Crib for Sale
Wooden crib with mattress for sale at $55. If interested, contact Rocio Feliz at itorox@yahoo.com.

Toddler Bed for Sale
White toddler bed with mattress for sale at $60. If interested, contact Rocio Feliz at itorox@yahoo.com or 301-335-2832.
Tuesday, November 29, 2011

**Gerry baby backpack frame carrier**


If interested please call 269-471-6904 or email gabriela@andrews.edu.
Fisher-Price Ocean Wonders Cradle Swing for sale. The seat turns side-to-side cradle-like motion or head-to-toe swinging motion. It has 6 swing speeds, three nature sounds and several songs, as well as a mobile and light-up water globe overhead. The seat pad easily removes for machine washing, and the toy tray with sliding beads can be removed for easy access to baby. The sturdy steel frame easily folds for storage. The swing can be powered by batteries. Asking $50 (retail price $139.99).

If interested please call 269-471-6904 or email gabriela@andrews.edu

Fisher-Price Rainforest melodies and lights gym
Fisher-Price Rainforest playmat with music, lights, nature sounds and plenty of activities and textures to stimulate a baby. It has a comfy, soft floor quilt, a variety of attached toys, lights and music. Used for only 2 months. Asking $15 (retail $69.99).

If interested please call 269-471-6904 or email gabriela@andrews.edu.
Baldwin spinet piano for sale

Baldwin acrosonic spinet piano and bench for sale. It has great sound and it has been tuned regularly. Asking $450. If interested please call 269-471-6904 or email gabriela@andrews.edu.
PT Needed ASAP!

There is a need for a Physical Therapist at a private practice in rural Nevada, which includes a small hospital, SNF and school district. There is a beautiful pinyon pine country nearby, and is 120 miles south of Reno and 140 miles from Yosemite (photography/camping) and Mammoth (skiing).

Salary is negotiable. Please contact Teresa Reedy, P.T., at 775-773-2294 for more information.

Contact: Teresa Reedy  
chpt@att.net  
775-773-2294

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AIM Job Opportunity

Are you looking for a short-term job opportunity during the holiday break? If so, join the outbound team and Adventist Information Ministry (AIM). AIM makes calls to help support ministries.

Details
When: Mid-November to late December
Days: Sunday–Thursday evenings
Hours: 6 hours minimum per week
Pay Rate: $8 an hour

Join while there's still space. Stop by AIM (IS Building, Suite 215) to apply.

Contact: Melissa Webster  
269-471-2853

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Hair Braiding

Looking for someone to do your braids in a style of your choice? I'm available and prices are very affordable! Please call 269-471-6918 or email me at junway75@gmail.com to schedule an appointment.

Contact: Junway  
269-471-6918

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Lost: Jacket with Keys in Pocket

Somebody took my black leather jacket from the coat cloak area on the first floor of the Science Complex. The jacket had my car keys and other separate keys. Please if you accidentally took the coat, please call me, Suleiman, at 269-519-7401 or 269-471-3440.
Courtyard by Marriott Holiday Offer

Going home for the holidays? Stay with Courtyard by Marriott for a special rate of $79! This special holiday rate offer is valid from November 22–January 9. Be sure to mention this special rate when you make reservations.

The Benton Harbor Courtyard by Marriott is located at 1592 Mall Drive in Benton Harbor, Michigan. For more information, contact Rebecca Guse at rebecca.guse@whitelodging.com or 269-925-3000.

Contact: Rebecca Guse  
rebecca.guse@whitelodging.com  269-925-3000

Category: Classifieds » Personal Services
Hair Braiding

Looking for someone to do your braids in a style of your choice? I'm available and prices are very affordable! Please call 269-471-6918 or email me at junway75@gmail.com to schedule an appointment.

Contact: Junway junway75@gmail.com 269-471-6918

Affordable Computer Repair

Need computer repair but don't have enough money to take it to a professional? Then text Sharlene Alonzo at 616.795.9330 or Pedro Santiago (person repairing) at 616.514.2925. You can also email us at bronxnycutie75@gmail.com

We will give you great pricing because we too are students

Contact: Sharlene Alonzo bronxnycutie75@gmail.com 616.795.9330

Female Roomate needed

Female roomate needed to share Andrews University Beechwood 2 bed-room apartment. Rent is $335 /mo, all utilities as well as internet service inclusive.

Contact: Gunilla gdaaku@yahoo.com 269-487-7577

Hair Braiding

Looking for someone to do your braids in a style of your choice? I'm available and prices are very affordable! Please call 269-471-6918 or email me at junway75@gmail.com to schedule an appointment.

Contact: Junway junway75@gmail.com 269-471-6918

Female Roomate Needed

Female roomate needed to share Andrews University Beechwood 2 bed-room apartment. Rent is $335 /mo, all utilities as well as internet service inclusive.

Contact: Gunilla gdaaku@yahoo.com 269-487-7577
University Barber Shop
Need a Haircut? Only $12 Visa/Mastercard accepted

University Barber Shop - Owner Dave Oakley
Call: 269-473-1721

Hours:  
- Mon-Thurs.  9 a.m.-4:40 p.m.
- Friday:  8 a.m.-2 p.m.
- Sunday:  9-10 a.m.

Contact: David Oakley  oaktree57@hotmail.com  269-473-1721

Category: Classifieds » Personal Services
HOME for the HOLIDAYS!
brought to you by the COURTYARD by MARRIOTT BENTON HARBOR

Stay with us at the COURTYARD by MARRIOTT while you’re home for the holidays!

Our special holiday rate offer is valid from November 22nd - January 9th.

Special $79 Rate

Stuff your Turkey, not your house!

Be sure to mention this special rate when you make your reservations!

THE BENTON HARBOR COURTYARD by MARRIOT is located at 1592 Mall Drive in Benton Harbor, Michigan

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