

Take a Financial Service Survey for a Chance to Win \$100

MCU News & MEMBER REPORT

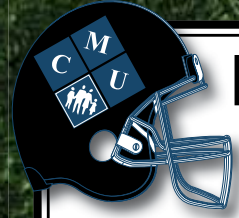
August 1, 2011

www.memcu.com

Football Pick'em

Rock your
registration before
the pro football
season gets **rollin'**!

Back in Black



Football Pick'em - Back in Black

Football Pick'em, Members Credit Union's free online pro football pick-the-winner game is back with a new attitude. We're going to keep on truckin' all season long with prizes that will satisfy the most hard-core fanatic. So, before the football season gets rollin' get your free Football Pick'em registration rockin' at memcu.com. Registration is free, there is no purchase necessary, and all you need is a valid email address.

Once you are registered, a confirmation email with a temporary password will be sent to the email address you provided. This will allow you to log on to Football Pick'em, change your password, and make your first week's picks. In addition to picking winners you will be asked to assign a weight to each game based on your level of confidence, and to determine the winner in the event of a tie you will be asked to guess the combined total score for the Monday night game.

There will be plenty of chances to win with weekly and monthly prizes. The grand prize winner will take the highest value prize, but the second and third place winners won't walk away empty handed. Most winners will get their choice between excellent prizes. Visit memcu.com to register before the first game on September 8, 2011. The first 100 people who register for Football Pick'em will get a free Football Pick'em T-shirt. Even if you have registered for past Football Pick'em seasons you still need to re-register for the 2011 season.

Winner	Prize	Prize Value
Weekly Winner	Winner's Choice: Football Pick'em Travel Cooler or a \$10 iTunes Gift Card	\$10 to \$15 depending on item chosen
Monthly Winner	Winner's Choice: Replica Football Jersey from any team or \$50 Ticket Master Gift Certificate	\$50 to \$70 depending on item chosen
Third Place Overall	\$50 VISA Gift Card	\$50 Value
Second Place Overall	Travel Football Pick'em Tailgate Kit	\$150 Value
Grand Prize Winner	Winner's Choice: Char-Broil Gas Grill, or 32" Samsung LCD HDTV, or Guitar, or \$500 VISA Gift Card	Up to a \$500 value depending on choice and availability at time of purchase

Everyone who wins weekly, monthly, grand, and overall placement prizes will also get a Football Pick'em Back in Black T-shirt.

Tweet to Win

Members CU will be holding a contest exclusively for our Twitter Followers! Tweet your best tip for saving and be entered into a weekly \$25 prize drawing for non-members and \$50 for members! At the end of the contest period you will be entered into a drawing to win the Grand Prize- an iPad2. Members are eligible to win a \$50 bonus prize to be included with the iPad2.

Here's how it works -you tweet and tell us one of your tips or tricks for saving, budgeting, or living frugally. Make sure to include the hashtag #SaveLittleGuySave so we can keep track of your tweets!

Ex: "@MembersCU I drink water to save money when I eat out! #savelittleguysave"

Visit memcu.com for more details.



MCUCars.com

Check out the new website

Members Credit Union offers extraordinary deals on used automobiles through MCU Cars. When you purchase a vehicle from MCU Cars you can finance it with no money down and zero percent interest.

Search the new website at MCUCars.com to find the car that's right for you. Then call Mike Loggins at 800-951-8000, ext. 128, to set up an appointment for a test drive. You can expect an honest, no pressure car buying experience at Members CU. Visit MCUCars.com today.

Financial Service Survey: Complete this survey and mail it to Members CU to be entered into a drawing for \$100. You may also take this survey online at memcu.com.

1. Please provide your name and phone number. Members CU will never sell your information and it is only collected for the purpose of contacting the \$100 VISA Gift Card Winner. If you choose to skip this question you can't win the prize drawing.

Name _____ Phone Number (_____) _____

2. Are you a member of Members Credit Union? Please circle one. **Yes** or **No**

3. Have you purchased a new or used vehicle in the last 12 months?

Please circle one. **Yes** or **No**. (If No please skip to question number 5)

4. If you answered Yes to question number 2, did you finance your vehicle through Members Credit Union?

Please circle one. **Yes** or **No** (If yes please skip to question number 11)

5. If you did not consider Members CU as a financing option please indicate why.

The other institution offered a rate lower than 5.25% APR

It was too hard to get loan approval at Members Credit Union

I financed with the dealer to get a rebate on my car purchase

It was not convenient to get a loan at Members Credit Union

Other: _____

6. Are you currently paying more than 7% APR on an auto loan?

No, I don't make auto loan payments at this time (skip to question 7)

No, I am paying less than 5.25% APR

No, I am paying between 5.25% and 7% APR

Yes, I am paying between 7% and 10% APR

Yes, I am paying more than 10% APR

7. What is the term of your loan?

Less than 24 months 24 to 35 months 36 to 47 months 48 to 59 months

60 to 71 months 72 to 83 months 84 months and up

8. With whom did you finance your last auto purchase?

I have never financed an auto purchase (Skip to question 11)

Credit Union Bank Auto Dealership Other: _____

9. Did you have a trade-in when you purchased your last vehicle? Please circle one. **Yes** or **No** (If no then skip to question 11)

10. Did you owe more money on the trade-in than you received on the new auto purchase? Please circle one. **Yes**, **No** or **Don't Know**

Example: You traded in a vehicle and received a \$4,000 allowance towards your vehicle purchase and you still owed more than \$4,000 on the trade-in.

11. Did you finance the remaining trade-in balance with your new car purchase? Please circle one. **Yes**, **No** or **Don't Know**

Example: You traded in a vehicle and received a \$4,000 allowance towards your vehicle purchase, but you owed \$4,900 on the trade-in. The remaining \$900 was financed with your new vehicle purchase.

12. Which method is your MOST PREFERRED method of receiving financial information (account balances, loan rates etc.)?

Online from a home or work computer From a live person on the telephone or an automated telephone system

In person, during business hours at an office location Postal mail Email

Mobile phone website or mobile phone application Text messages

Other: _____

13. How do you receive your financial news? Choose all that apply.

Newspaper TV Magazines Traditional Websites Social Media (Facebook, Blogs, Twitter)

Mobile Websites Satellite Radio AM/FM Radio Word of Mouth Other: _____

14. How often do you deposit paper checks into your credit union or bank account? (Include MCU and other financial institutions)

- More than ten times a month

- Between five and nine times a month

- Between one and four times a month

- I only need to deposit checks a few times a year

- I never need to deposit checks

15. Are there any services that Members CU does not offer that you think should be offered? (Optional)

To be eligible to win the \$100 VISA Gift Card you must complete this survey and mail it to attn: Survey, Members CU, PO Box 5297, Winston-Salem, NC, 27113. Entries must be received by August 26th. This survey is available online at memcu.com until August 28th. Only one entry is allowed per person.

Thank you for completing this survey. Participants who provided a valid phone number will be entered into a random drawing for a \$100 Visa Gift Card. You may mail this survey to: attn: Survey, Members CU, PO Box 5297, Winston-Salem, NC 27113; or you may take it online at memcu.com. Only one entry per person is allowed. Entries must be received by August 26, 2011.

Community Action

Jack Braswell Celebrates 20 Years as CEO

Winston Salem, NC-

On June 30th, MCU held a BBQ celebration honoring Jack V. Braswell, Jr. for 20 years of valued service as President/CEO. The event kicked off with Bob Donley presenting Braswell with a commemorative plaque and continued with games, barbecue, and a watermelon eating contest.



President/CEO Jack Braswell with his son, Jackson, and daughter, Natalie, who both made a special appearance for the occasion.

Braswell became president July 1st, 1991, and now proudly looks back at the past 20 years. "We still haven't lost sight of the reason the credit union exists - to serve our members!"

MCU Recognized for Social Responsibility



Carla Kimel (MCU's PR Director) accepts the award on behalf of MCU at the NCCUL's annual meeting in Pinehurst, NC.

The NC Credit Union League recognized Members Credit Union for community involvement efforts in 2010. MCU received first place statewide for the Dora Maxwell Social Responsibility Award in their asset category.

MCU was awarded the honor for its support of the Triad Flight of Honor. Started by the Rotary Club, the Flight of Honor program allows WWII veterans to fly free of charge to Washington, DC to see the WWII Memorial on the Mall. MCU raised more than \$5,500 which enabled 11 World War Two veterans to participate in the Flight of Honor.

Financial Happy Hours Continue in Lenoir

Lenoir, NC- In order to better inform members about financial services, MCU continued holding Financial Happy Hours with an event in Lenoir.

Mark Sundara attended to speak with members about Family Security Plan, which provides cost-effective, convenient ways for members to access products which provide additional financial security for their families. Along with free soda and the prize wheel, there was also a special treat just for members- ice cream provided by The Corner Creamery located in downtown Lenoir.



Tracy Fleming, Regina Hartley, Vickie Ray, and Misty Boston hang with the Little Guy in Lenoir during Financial Happy Hours.

Members CU's Current Rates

Loan Rates

(Rates shown as Annual Percentage Rate)

Fixed Rate Loans

New Car or Truck5.25* - 6.75%

Used Car or Truck.....5.25* - 6.75%

* The lowest rate requires 15% equity/down payment. The highest rate is for 100% financing.

Debt Consolidation Loan 10.20%

Personal Computer 10.75%

Vacation/Christmas..... 10.75%

First Mortgage..... (Call for a quote)

Land..... Prime+1%

Variable Rate Loans

Boats and RVs..... 7.75%

Visa Credit Card, Personal Loan or

Unsecured Credit Line..... 10.50%

Equity Access 4.25%

Savings/Certificate Secured 2.25%

Savings Rates

(Rates shown as Annual Percentage Yield)

Share, Trust, & Custodian Accts.. 0.35%

Checking Accounts.....0.10%

Super 60 Savings..... 0.65%

Money Market Accounts 0.40%

Christmas Club.....0.10%

IRAs..... From 0.70-1.66%

5-Month Certificate..... 0.50%

6-Month Certificate..... 0.55%

12-Month Certificate 0.75%

18-Month Certificate 0.90%

24-Month Certificate 1.06%

36-Month Certificate 1.36%

60-Month Certificate 1.66%

NOTE: Rates shown throughout this publication were in effect at press time, but are subject to change without notice. Current rates can be obtained via the contact information below.

Members Credit Union

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(800) 951-8000 (toll-free)

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