



Update

April 2009

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel
Visit www.memcu.com to see our great rates!*

Sponsor Rep Vacation Winners Announced

The results are in for the first quarter of our sponsor representative reward program and Danielle Miller of Quickie Manufacturing in Lumberton and Tabitha Watson of Salem Leasing in Winston-Salem have won 3 day/2 night vacations. Danielle netted the most points during the contest period to earn her vacation. Tabitha was randomly selected from all sponsor representatives who submitted points during the first three months of the year. To be qualified for the vacation drawing next quarter, simply send us, either via fax or regular mail (attention Reneé Fisher), your new membership and new product applications. You will be awarded points as listed below:

- New membership - 2 points
- Checking/Savings account with net deposit - 2 points
- Vacation Club Account - 2 points
- Checking/Savings/Christmas Club - 1 point

For example, if you have an employee who opens a new MCU account with a net deposit to checking you would earn a total of 4 points. A current member who opens a Vacation Club account would earn two points.

If you have any questions about how you can win a vacation, courtesy of MCU, please call Reneé Fisher, Donna Henry, or Eric Stiff at 1-800-951-8000.



*Reneé Fisher with Tabitha Watson
of Salem Leasing*

MCU Has Money to Lend You

It seems all you hear these days is doom and gloom about financial institutions that can't or won't make loans to consumers. Well, there is no doom and gloom at MCU. Actually, nothing could be further from the truth. At MCU, we have plenty of money to lend and our loan rates have been lowered across the board to prove it.

Right now, you can finance a new or used car with rates starting as low as 5.25% APR. Lower your rate another 0.25% by agreeing to repay your loan via payroll deduction or automatic transfer from an MCU savings or checking account. Additionally, if you purchase a **new** Ford, GM, or Chrysler you are eligible for another 0.25% rate reduction through our *Invest in America* program. Taking advantage of all these rate discounts could translate into a fixed vehicle loan rate as low as 4.75% APR. And, with terms of up to 84 months, we can tailor payments to fit any budget.

Do you have a car loan at another financial institution? If so, we can refinance that loan (subject to credit approval) at these same low loan rates. Unlike mortgage loans, it is easy to refinance your car loan because there are no fees or closing costs to consider. If you are paying more than 6.5% APR on your current vehicle loan, you are paying too much. Just call us with your loan payoff and we will take care of the rest.

Even if you are not in the market for an auto loan, we can still help you save money with our Visa Credit Card. A low 10.75% APR variable rate with payments just 3% of your outstanding balance makes now the perfect time to transfer your other high interest rate credit cards to an MCU Visa Credit Card.

For more information about any of our loan products call your local branch office or 800-951-LOAN (5626).

Carowinds

Carowinds is now open (weekends only until mid-May) and once again members may purchase tickets at any branch location at a discount rate. Adult tickets may be purchased at any branch location for \$32.99, a savings of \$14 off of the regular gate price of \$46.99.

A convenient new feature added this year allows members to purchase and print Carowinds tickets directly from our website at www.memcu.com. Under the "MCU Tools" tab click on discounts then the Carowinds logo. Please note that Carowinds adds a surcharge of \$1.00 per ticket,



making the total adult ticket price \$33.99 when buying tickets online. Senior and children tickets may also be purchased online for \$20.99.

Carowinds has over 50 rides, shows and other attractions, including a brand new roller coaster for 2009. The Carolina Cobra is a 125-foot tall towering twisting serpent that will send riders speeding through three inversions, including a cobra roll and a 360-degree loop - both forward and then again backwards.

Don't pay full price for Carowinds tickets. Visit any branch location or our website and save!

Free Representative Training

If you are a new sponsor company credit union representative who would like initial training, or you are a long time representative who would like a refresher course on credit union policies and procedures, please contact Donna Henry, our Director of Sponsor Affiliations, to attend a training session.

Classes are free and run from 10:00 a.m. to 1:00 p.m., with lunch provided. You can reach Donna at 800-951-8000, ext. 138, or donna@memcu.com.

Winston-Salem - April 22, 2009

Hickory - May 20, 2009

Winston-Salem - June 17, 2009

Miscellaneous Information

- MCU currently has a wide selection of previously owned vehicles for sale. We offer these vehicles at 0% financing (upon credit approval, of course) with no down payment required. To find out more about our available vehicles visit MCUCars.com or call 800-951-8000 ext. 271.
- If you would like informational packets about Members Credit Union for your new hires, please call Reneé Fisher at 1-800-951-8000, ext 148. Our new employee packet includes a brief overview of our products

and services, a membership application, and a payroll deduction form. Or, you can order online at www.memcu.com. Under the "Sponsor Company" tab, click on "Sponsor Rep Info" then "Need More Supplies".

- Sign up for eStatements by April 30 to receive a free music download and be entered into a drawing to win an iPod Touch 8 GB. Simply log onto MCU@Home and click on the click "eStatements" under the "Accounts" tab.