



# Update

April 2011

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel  
Visit [www.memcu.com](http://www.memcu.com) to see our great rates!*

## *A Financial Institution Like No Other*

A membership with Members Credit Union is truly like no other relationship that you will find at any other financial institution. We offer features that you just don't see anymore, such as free no minimum balance checking accounts, free electronic bill pay, and a Visa Debit Card that automatically comes with an overdraft line of protection for your checking account.

Unlike banks we make small loans - as low as \$300 - to help with unexpected expenses that life throws at you, such as the need for a new dishwasher or a set of tires for the car. And, of course, we make large loans as well for automobiles and homes.

We also provide our members free life savings insurance up to \$2,000 and members receive free credit life insurance on nearly all of our unsecured loans.

We are one of the very few financial institutions that still offer a Christmas Club account. Banks call us old fashioned since the Christmas Club account really doesn't generate much income. We call the Christmas Club account a great product because it is something our members want and need.

How can we offer these products and services that are so much better than your typical bank? Simple. As a not for profit financial cooperative we exist to serve our member owners by providing high quality competitive financial products and services. We do not exist to make a profit and or to produce a huge return for shareholders. Our earnings are returned to our members in the form of low loan interest rates, much higher dividend rates on savings

and certificate of deposits, fewer and lower fees, and state of the art products and services.

We don't waste our members' money on opulent branches on every corner. We want to offer our members great rates and products, not Taj Mahal like branches. Our credit union does not have a corporate jet or a fleet of company cars (as full disclosure we did purchase a 7 year old passenger van for our Business Development Department to use at community and sponsor company events. We hope you've seen us in it!)

We are proud of who we are and we are proud of the members we serve. If you don't belong to your credit union we invite you to join us. We are certain that you will be pleased with our product offerings and the knowledgeable, courteous service you receive as a member-owner of Members Credit Union.

For more information on how you can join over 50,000 satisfied members please visit our website [www.memcu.com](http://www.memcu.com), ask your Human Resources Department, or call our Member Service Department at 1-800-951-8000 option 5.



MCU Kernersville Branch Office

## We'll lower your loan rate 1% or give you \$50!

Are you paying more than 6.25% APR on your auto loan at another financial institution? If so have we got a deal for you. We guarantee we can lower your interest rate at least 1% or we will give you a \$50 Visa Gift Card. It is that simple. You win either way - we save you a ton of money on your auto loan or we give you a \$50 gift card if we are unable to approve your loan or we stiffscan't lower your rate by 1% or more, provided your rate is currently at least 6.25% APR.



A great rate is not all you get when you refinance your auto loan with us. We offer terms up to 84 months, affordable life and disability payment protection plans, and a low cost extended warranty

program that can usually be added on to your loan as well. We even have our own insurance company, MEMCU Insurance, to help you find the best coverage at the lowest possible premium. You can call Donna Stinson, our MEMCU Insurance agent at 800-951-8000 ext. 141, for a free no obligation insurance quote.

If you would like to see how much money you can save by refinancing your auto loan with us call or visit your local branch, apply on-line at [www.memcu.com](http://www.memcu.com), or call our dedicated loan number 800-951-5626. We will need to know your loan payoff and with whom you currently have your loan to get started. Call us today! What have you got to lose?

## 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 [donnah@memcu.com](mailto:donnah@memcu.com).

Winston-Salem - April 27, 2011

Hickory - May 18, 2011

Winston-Salem - June 15, 2011

## Miscellaneous Information

- Need supplies? Contact [reneef@memcu.com](mailto:reneef@memcu.com) or use the order form at [www.memcu.com](http://www.memcu.com). Under the "Sponsor Company" tab click on "Sponsor Rep Info" then "Need More Supplies?" Complete the online form and click "Send Request." Your requested supplies should arrive within 3-4 days.
- Join us for a hot dog lunch at our Lenoir branch on May 13 from 11 AM to 2 PM to raise money for the American Diabetes Association.
- Carowinds tickets are available at all branch locations and on our website at [www.memcu.com](http://www.memcu.com). Adult tickets may be purchased at our branches for \$34.99 (gate price is \$51.99). Senior/Junior tickets are not available at our branches, but may be

purchased online for \$22.99 - a \$2.00 savings over gate admission. To purchase tickets online go to

[www.memcu.com](http://www.memcu.com) and click on "Discounts" under the MCU Tools tab. Please note that Caro-winds charges an additional \$1 for all e-ticket purchases.

- Check out [mcucars.com](http://mcucars.com) to find some great deals on previously owned vehicles. All of these cars can be financed at 0% with approved credit. Minimum monthly payment is \$125.
- Members Credit Union will be closed April 22 for Good Friday.
- Mark your calendar for our first Financial Happy Hour scheduled for 3 to 6 PM at our Newton branch. Come out and enjoy free ice cream and soda, spin our prize wheel, and talk with representatives from the credit union about our products and services, MEMBERS Financial for investment and retirement planning advice, MEMCU Insurance for auto and home coverage, and the Family Security Plan for life and disability insurance needs. We look forward to seeing you.