



Update

August 2007

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

Hickory Office Open House August 10th

Join us Friday, August 10, as we celebrate the opening of our new location in Hickory at 2142 12th Ave NE.

You can enjoy free popcorn and 8 different flavors of ice cream at the branch from 10:30 AM to 5 PM. Everyone who stops by will have the opportunity to spin our prize wheel for a chance to win some fabulous gifts, including MCU T-shirts, key chains, and cash.



A brief ribbon cutting ceremony will be held at 11 AM. MCU's Chairman of the Board, Bill Tittsworth and other Board members will be in attendance.

We look forward to seeing you on Friday. If you have any questions about the open house or need directions, please call our Hickory branch directly at 828-327-3232, or you may call Reneé Fisher or Donna Henry in our corporate office at 1-800-951-8000.

MCU Surpasses Loan Milestone

Recently, Members Credit Union surpassed the 1,000,000,000 (that's billion!) dollars in total loans made to our members. Over the course of the credit union's 54 year history members have received personal loans, auto loans, and mortgage loans in excess of one billion dollars. Our outstanding loan balance is currently slightly over \$100 million.

Olayinka Odufuwa received the loan that pushed Members Credit Union over the billion dollar mark. As a reward for being our billion dollar member, Ms. Odufuwa, who lives in Greensboro and works for sponsor company Banner

Pharmacaps, will not have to pay any interest on her loan for the remainder of 2007.



Ms. Odufuwa employee of Banner Pharmacaps

Please make your employees aware of the low loan rates that Members Credit Union offers to our membership and the hundreds, if not thousands, of dollars members save by using the credit union.

Currently, we have new and used automobile loans at fixed rates starting as low as 5.50% APR, and a fixed rate debt consolidation loan at only 9.95% APR. Other loan products available through the credit union include signature loans, lines of credit, computer loans, vacation loans, and home equity loans.

More MCU Winners



In May, Phil McClain of Raleigh, NC, stopped by his local branch to complete a Financial Health Checkup form with our branch manager Barbara

Satcher. As well as getting a financial checkup, he was automatically entered into a drawing for \$500.

Our sixth and final *eBill@MCU* contest winner was announced July 30. Howard Gaither of Greenville, NC, and an employee of sponsor company Robert Bosch, was the lucky recipient of \$500, just for paying his bills electronically with *eBill@MCU*.

During the three month promotion Members Credit Union gave away \$3,000 to *eBill@MCU* users.



eStatements - Fast, Easy, and Secure

The easiest, fastest, and most secure way to receive account statements is through *eStatement@MCU*, Members Credit Union's free electronic statement delivery system. The only thing needed to become an *eStatement* user is a valid email address.

To get started simply visit *MCU@Home*, our home banking product that can be accessed from the home page of our website www.memcu.com. Click *eStatements* from the "Accounts" drop-down menu, accept the user agreement, enter a valid email ad-

dress, and you're all set! You will receive an email alert when your new statement is available online.

eStatements provide added security to the member because they cannot be lost or stolen in the mail. Members also receive *eStatements* much sooner than a paper statement sent through the regular mail. Statements are archived for 18 months, giving you easy access should the need arise.

Members who opt to receive statements electronically through *eStatements* also help the credit union

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 that 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., and lunch is provided. You can reach Donna at 800-951-8000, ext. 138, or donnah@memcu.com.

Winston-Salem	Wednesday, September 19
Hickory	Wednesday, October 17
Winston-Salem	Wednesday, November 14

Miscellaneous Information

- Need supplies? They are just a click away with our online order form that can be found at www.memcu.com. From our homepage under the "Sponsor Company" tab click on "Sponsor Rep Info" then "Need More Supplies?" Complete the online form and click "Send Request." Your requested forms should arrive within 3-4 days business days.

- We will be closed Monday, September 3, for Labor Day.
- Football Pick'em is back for a fourth season. Register to play at www.memcu.com. Football Pick'em is free and you can win some great prizes. If you think you know football, prove it by playing Football Pick'em.