



Update

August 2010

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

Free Checking - We Still Have It

Finding a truly free checking account at a bank these days is a lot like looking for a needle in a haystack. Just consider all the inventive ways banks have come up with to charge you for doing business with them - maintenance fees from \$5-\$25 a month, annual fees for VISA Debit Cards, limited number of interactions with a live person, and as much as \$6.95 per month for electronic bill pay.

Although some banks may still say they offer free checking, you have to meet unrealistic minimum balance requirements, sometimes as much as \$1,500, to avoid monthly maintenance fees. In addition you may be required to have direct deposit, electronic statements or use electronic bill pay just to have a checking account absent of fees.

To find the free checking needle in the haystack look no further than Members Credit Union. We

know what free means. No fine print, unrealistic balances to keep on deposit, or any other hoops to jump through.

With an MCU checking account you get a Visa Debit card with an overdraft line of protection up to \$500, electronic bill pay, home banking, check imaging, and electronic statements - all for free!. There is no limit on the number of checks you may write each month or the number of times you may use your Visa Debit Card. You may call or visit our branch as often as you wish and you will not be charged a fee. And, while we encourage you to take advantage of direct deposit and electronic statements it is not a requirement to receive free checking.

If you are tired of being charged unnecessary fees for your checking account move to MCU. Call your local branch for today to get started.

The Little Guy Visits CV Products & Time Warner

The Little Guy, Members Credit Union's mascot, has been busy making appearances at our sponsor companies. On July 17th The Little Guy was invited to a fundraising event for Victory Junction Gang Camp that was held at recently affiliated sponsor company CV Products in Thomasville. The Little Guy handed out credit union t-shirts and posed for pictures throughout the day. The day was a great success as more than \$5,600 was raised for Victory Junction.



The Little Guy makes new friends on a beautiful afternoon at CV Products in Thomasville

On July 29 The Little Guy visited the employees of Time Warner Cable in Greensboro to promote the benefits of credit union membership at their annual benefits fair.

If you would like The Little Guy to attend your benefits fair or employee day contact Renee Fisher at 800-951-8000 ext. 148 or reneef@memcu.com.

Not Too Late To Tee Off For A Good Cause

Members Credit Union's 15th Charity Golf Tournament will be held at Pine Brook Country Club in Winston-Salem, NC, on August 20. A pre-tournament luncheon will begin at 11:30 with a shotgun start scheduled for 12:30.

Your entry fee of \$75 provides unlimited range balls, lunch before the tournament, and snacks and beverages while you are on the course. At the conclusion of the tournament prizes will be given for closest to the pin and longest drive. Trophies will be awarded to the teams with the lowest net and gross scores.



donated to the Members Credit Union General Scholarship Fund, which provides academic and need based scholarships to deserving credit union members. Members Credit Union awarded 16 scholarships totaling \$12,000 for the 2010-11 school year. Since the inception of the program in 1996 MCU has bestowed \$130,000 worth of scholarships.

If you would like to play in our captain's choice tournament, donate a door prize, or be one of our hole sponsors, please call our Tournament Director Donna Henry at 336-748-4800 or 800-951-8000, ext. 138, or

The money from our golf tournament will be

donnah@memcu.com. Space is limited so call today!

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.

Winston-Salem - September 15, 2010

Hickory - October 20, 2010

Winston-Salem November 10, 2010

Miscellaneous Information

- If you would like informational packets about Members Credit Union for your new employees, please call René 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 may order online at www.memcu.com. Under the "Sponsor Company" tab, click on "Sponsor Rep Info" then "Need More Supplies."
- Visit MCUCars.com to see all of the previously owned vehicles the credit union has for sale. These cars can be purchased at 0% financing upon approved credit. Call Mike Loggins at 800-951-8000 ext. 128 for more information.
- We will be closed Monday September 6 for Labor Day.
- First mortgage rates continue to be near record lows. Call our partner W.R. Starkey Mortgage for information about refinancing your existing mortgage or purchasing your dream home. Call Nicole Carson at 828-315-0110 or Ashley McKenzie-Sharpe at 336-575-9448.
- For excellent insurance rates and outstanding personal service check out your credit union's own insurance agency MEMCU Insurance. Call Debbie Stinson, our agency manager, to receive a no obligation quote for your auto, home, and life insurance. She will work with you to find the best type and amount of coverage for your individual needs. She can be reached at 800-951-8000 ext. 141.