



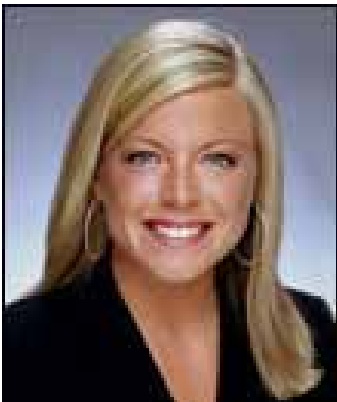
Update

August 2011

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

MCU Has a New Mortgage Partner

Members Credit Union is pleased to announce that we have a new first mortgage originator - Fairway Independent Mortgage Corporation. We are constantly searching to improve our product offerings to our members and with Fairway we have found a mortgage company that offers competitive rates and closing costs, outstanding service and one of the fastest mortgage turnaround times from initial application to final closing. Fairway is committed to providing exceptional service



*Ashley McKenzie-Sharpe
First Mortgage Specialist*

tailored to meet each individual member's needs.

One of the new offerings available from Fairway Mortgage are 100% USDA Loans through the Rural Housing Development. Many properties qualify for this special financing so you can call us to check to see if the property you are eyeing is eligible.

Although we are changing our first mortgage provider we are pleased that Ashley McKenzie-Sharpe will continue to be the first mortgage loan originator for MCU members. Ashley works out of our corporate office and she can be reached at 800-951-8000 ext. 190 or 336-748-4599.



Football Pick'em is Back

Due to popular demand we have brought Football Pick'em, MCU's free online pro football pick-the-winner game, back after a one year hiatus. Registration is free, there is no purchase necessary, and all you need is a valid email address. The first 100 members to register will receive a free Football Pick'em T-shirt.

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. 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 winners weekly, monthly and a grand prize winner. Weekly winners will receive their choice of an MCU travel cooler or an iTunes gift card. Monthly winners can choose between a Ticketmaster gift card or a replica jersey. The grand prize first place season-long winner can choose among a \$500 VISA Gift Card, a 32

inch Samsung HDTV, a CharBroil Gas Grill or a guitar. Visit memcu.com to sign up today!



Ten Reasons to Finance Your Auto Loan at MCU

- 1) Low fixed rates starting as low as 5.25% APR!
- 2) Terms up to 84 months and payments starting as low as \$125/month. Choose your term to fit your budget. Set up a payroll deduction to make repayment even easier.
- 3) We finance 100% of the sales price, including tax and tags, for new vehicles. For used vehicle loans you may borrow the lesser of the retail value of the vehicle or the sales price, including tax and tags. We also can refinance your loan from another lender at the great rates and terms.
- 4) Our knowledgeable and professional loan officers have a wealth of experience to help you determine the perfect auto loan for you.
- 5) Protect your family in case of disability or death with our affordable payment protection plans.
- 6) Don't be fooled by the dealer's extended warranty package. The credit union offers an auto protection package with better coverage at a significantly lower cost.
- 7) Protect your investment with our Guaranteed Asset Protection (GAP) insurance.
- 8) Our loan approval process is fast and easy. You can apply on-line, in person, or over the telephone. We can usually have an answer for you in a couple of hours, or while you wait if you visit your local branch office.
- 9) Loan rates for new and used cars are the same. Your loan rate is determined by the amount of equity you have in the vehicle you plan to purchase.
- 10) An auto loan at MCU is truly one stop shopping. You can even get auto insurance with MEMCU Insurance, the credit union's own insurance agency.

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 - August 24, 2011

Hickory - September 14, 2011

Winston-Salem - October 19, 2011

Miscellaneous Information

- Are you having a benefits fair or other employee event this summer? Don't forget to invite Members Credit Union to participate. Contact Renee Fisher at 800-951-8000 ext. 148 or reneef@memcu.com.
- MCU members can get huge discounts to Emerald Pointe Wet n' Wild, Carowinds and the Great Wolf Lodge. To learn about these and other savings available to you as a credit union member visit our website memcu.com and click on "Discounts" under the "Tools" tab.
- A member "Shred Day" will be held September 16 at our corporate office in Winston-Salem. Members are encouraged to bring any paper items that they would like to have shredded between 10 AM to 1200 PM. There is no charge to have your items shredded.
- Visit memcu.com and take our short survey by August 29 and you will be entered into a drawing for a \$100 VISA Gift Card.
- MCU branches are selling raffle tickets for a chance to win an iPad 2 and other great prizes. Tickets are just \$2.50 and proceeds will go to CULAC, which supports credit union friendly candidates running for federal office. The prize drawing will be held October 5.
- Get a loan fast and easy by calling our Phone-Loan service at 800-951-5626. Our loan officers can take your application right over the phone and usually have an answer to your request in just a couple of hours. Not near a phone? Apply online at memcu.com.
- MCU branches are collecting deactivated used cell phones for the Cell Phone for Soldiers project. The money earned from recycling the used cell phones will go to purchase prepaid phone cards for our troops serving overseas.
- MCU will be closed September 5 for Labor Day.