



Update

December 2009

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel
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Two New Products Coming Soon

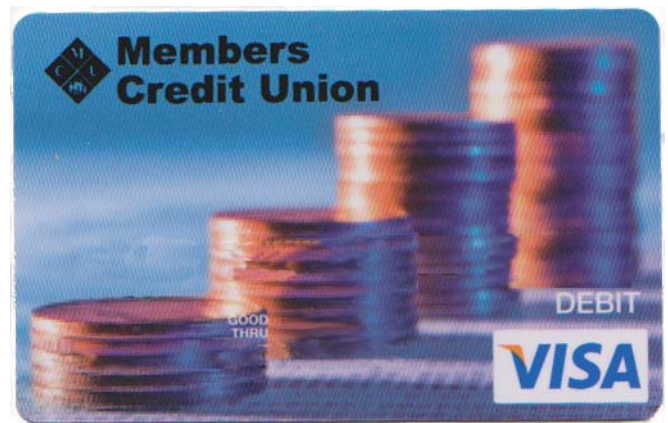
During the next several weeks Members Credit Union will roll out two new products to our membership - Round Up Checking and prepaid Reloadable Visa Cards.

We are really excited about our new Round Up Checking/Savings Account that we plan to introduce early next year. The Round Up Checking Account has all of the same great features as our regular checking account - free electronic bill pay, free home banking, no monthly maintenance fee, free Visa Debit Card, etc.

In addition, with the Round Up Account members save money simply by using their Visa Debit Card. All Visa Debit transactions are rounded up to the next dollar, with the difference going into a Roundup Savings Account. For example, a Visa Debit transaction of \$25.47 would be rounded up to an even \$26. The amount of \$26 will be deducted from the checking account. The 53 cent difference will automatically go into the Round Up Savings Account.

Our prepaid Reloadable Visa Card will be available to our membership by month end. Unlike our current Visa Gift Card, this card will allow members to add funds to the card after the initial purchase. Members will be able to reload the card themselves by visiting a dedicated website or they can call the credit union to have money transferred from their credit union savings or checking account to the card.

The prepaid Reloadable Visa Card is the perfect option for employees who are required to have



direct deposit, but do not qualify for a credit union checking account. An employee can have his pay-check deposited directly into a credit union savings account and then call to have the money transferred onto the Visa Card for a small fee, charged by our card provider, of only 50 cents. The member will be able to access the funds the next day. The card can be loaded up to a maximum of \$5,000.

The Reloadable Visa Card is accepted anywhere the Visa logo is displayed, can be used as a debit or a credit, will have the member's name on the card, and will come with a PIN so members can withdraw cash, of up to \$300 per day, from an ATM.

The card may be ordered at any branch location. Members will receive the card in the mail about a week after the card is requested.

If you have any questions about either of these new products please contact Director of Marketing Eric Stiff at 800-951-8000 ext. 134, for additional information.

Sponsor Rep Luncheon Vacation Winners

Congratulations to Debbie Hames of Carolina Safety Sport in Thomasville and Linda Lockhart of Snyder Packaging of Concord who were the winners of 3 day 2 night vacation packages. Debbie and Linda were randomly selected from all of the attendees of our sponsor representative appreciation luncheons that were held during November and early December. Nearly one hundred representatives attended one of our seven events held all across North Carolina.



MCU's Donna Henry and Debbie Hames of Carolina Safety Sport

We thank everyone who attended one of our appreciation luncheons to learn about the new products that we have planned for 2010 and to be reminded about the products and services we already of-

fer, including W.R. Starkey, our mortgage loan provider, MEMCU Insurance, the credit union's own insurance agency that provides auto, home, life, and workplace insurance products, and MEMBERS Financial that offers investment opportunities and retirement planning. If you would like any additional information about our credit union partners and the services

they provide or you would like them to accompany us at the next enrollment at your facility please let us know. We look forward to working with all of you again in 2010.

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.

No Training Session in December
Winston-Salem - January 20, 2010
Hickory - February 17, 2010

Miscellaneous Information

- Members Credit Union has academic and need based scholarships available for 2010-2011 school year. The deadline for complete applications is February 26, 2010. For additional information visit www.memcu.com.
- Visa Gift Cards make perfect gifts for the upcoming holiday season. Gift cards can be redeemed at any location that accepts Visa and may be purchased at any Members Credit Union branch in amounts from \$10-\$500. There is a small fee of \$2.50 for each card.
- Members Credit Union currently has a number of previously owned vehicles for sale. We offer these vehicles at 0% financing (with credit approval, of course) with no down payment required. To view a list of available vehicles visit MCUCars.com.

- It is not too late to take advantage of our Holiday-Skip-A-Pay offer. Through the end of December you can choose to skip any non-mortgage related loan payment, provided you did not skip your November loan payment. This offer is free of any fees and is our way to help ensure that you have a happy holiday season filled with family and friends and not financial worry. Call any loan officer or branch manager if you would like to skip your December loan payment.
- Save time and money by paying bills the easy way with eBill@MCU. All you need to get started is an MCU checking account and a computer. Go to www.memcu.com and click on eBill@MCU for a quick demo of the product.
- We will close at 3 PM December 24 for Christmas and reopen at 8 AM Monday December 28.
We will close at 3 PM December 31 for New Year's and reopen at 8 AM Monday January 4, 2010.
We wish you a safe and happy holiday season.