



# Update

December 2007

*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!*

## *Melissa Kinlaw Wins \$200 Visa Gift Card*

Congratulations to Melissa Kinlaw of Southeastern Regional Medical Center (SRMC) in Lumberton, NC, the winner of our grand prize drawing of a \$200 Visa Gift Card. Melissa's name was randomly drawn from all of the sponsor representatives who attended our luncheons this fall.

We thank everyone who took the time out of their busy schedules to join us for one of our appreciation luncheons. The support that you provide to the credit union is invaluable and you play a major role in the credit union's success.



*(Pictured l to r) Durham White, MCU Board Member and Assistant Assistant Human Resources Manager at SRMC, Eric Stiff, MCU VP of Marketing, winner Melissa Kinlaw, and Bob Borbet, SRMC Manager of Benefits and Compensation.*

## *Coming Soon - MEMCU Insurance*



Members Credit Union is pleased to announce that credit union members will soon be able to purchase home, auto, life, health, and workplace insurance directly through the credit union's own insurance agency - MEMCU Insurance. A licensed insurance agent will be located in our corporate office in Winston-Salem, dedicated to serving our members, either in person or via our toll free telephone number. Our agent will work with you to find the insurance products that best fit your needs. And, since it is through your credit union you know that you are going to get the best possible price.

Watch for more details coming soon!

## *Not too Late for a Christmas Loan*

If you are a little short on cash this holiday season why not get an MCU Christmas Loan? An MCU Christmas Loan offers the following:

- Unsecured loan up to \$10,000.
- Low fixed rate of 14.75% Annual Percentage Rate (APR) for the life of the loan.
- Terms up to 11 months so it will be repaid before Christmas next year.
- 0.25% discount for repaying the loan through payroll deduction or automatic transfer.

To apply for a Christmas Loan simply call our Phone Loan number at 1-800-951-LOAN (5626). We can take your loan application right over the phone and have an answer for you within a couple of hours. Upon approval, we can fax the loan documents to you for signature and deposit the loan funds straight into your MCU checking or savings account, giving you immediate access to your money.

## *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 [donna@memcu.com](mailto:donna@memcu.com).

Winston-Salem - January 16, 2008  
Hickory - February 13, 2008  
Winston-Salem - March 19, 2008

## *Did You Know?*

- Members Credit Union offers a 5 month Certificate of Deposit that can be opened with as little as \$500.
- Your Regular Share account has FREE life savings insurance up to \$2,000
- Both Roth and Traditional Individual Retirement Accounts (IRA) are available through your credit union.
- The credit union provides **FREE** credit life insurance on all of our members' unsecured loans (excluding our debt consolidation loan).
- Through our first mortgage partner W. R. Starkey we offer a full range of home loan products.
- You can borrow up to \$15,000 for 72 months at a low fixed rate of just 10.45% APR to consolidate your debts.
- We finance new and used vehicles for up to 84 months at fixed rates starting as low as 6.00% APR.
- You can receive a 0.25% discount on your loan rate for repaying through payroll deduction or an automatic transfer from a credit union account.

## *Miscellaneous Information*

- ✎ Members Credit Union will close at 12 noon on December 24 for Christmas and re-open at 8 AM on December 26. We will close at 3 PM December 31 for New Year's and re-open at 8 AM January 2, 2008. Happy Holidays!
- ✎ If you would like informational packets about Members Credit Union for your new hires, please call Reneé 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.
- ✎ MCU Scholarship applications are now available on our website at [memcu.com](http://memcu.com). Deadline for completed applications is 2/22/2008. The scholarship winners will be announced in May 2008.
- ✎ MCU's 2008 calendar is in the mail. The calendar will fit into the holder that we sent you last year. If you need a new calendar holder, please contact Reneé Fisher or Donna Henry for a replacement: [reneef@memcu.com](mailto:reneef@memcu.com) or [donna@memcu.com](mailto:donna@memcu.com).