



# Update

December 2008

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel  
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## *Angie Ledford - \$500 Gift Card Winner*



Congratulations to Angie Ledford of Lane Venture in Hickory, NC. Angie was randomly selected from among the nearly 100 sponsor company representatives who invited the credit union to their facility for a member enrollment during the past year. Angie was the lucky winner (pictured left with Sponsor Relations Specialist Renee Fisher) of a \$500 Visa gift card - just in time for Christmas shopping.

We have incentives planned for next year as well. You will have a chance to win gift cards or vacation packages just for enrolling new members, asking us to your workplace to sign up new members, or allowing us to conduct a lunch and learn seminar. Look for complete details on our 2009 Representative Incentive program in next month's *Update*.

## *Have a CU Question? Ask Jack*

Have you ever had a question about how the credit union operates or why we do something the way we do? Or, maybe you have a suggestion to help the credit union operate more efficiently. Well, now you have a place to go to submit your ideas or to ask questions - [jackbraswell.com](http://jackbraswell.com).

We have created this website to enable our members and sponsor representatives to ask questions directly to our President/CEO Jack Braswell. Who better to get straight answers about the state of the credit union than the man at the top? To ask a question or voice an opinion just click on the contact tab on [jackbraswell.com](http://jackbraswell.com). Jack will reply to your question or comment as soon as possible.



## Shopping Made Easy

You can do all of your holiday shopping at any Members Credit Union branch by purchasing Visa Gift Cards. These cards can be used just about anywhere Visa is accepted. The two most notable exceptions are that you cannot pay for gasoline at the pump, although you may go in the store to make your purchase, and you cannot reserve a hotel room with a Visa Gift Card.

Gift cards can be purchased in any amount between \$10 and \$500. Because the cards are loaded with a cash value at the time of purchase, we are unable, due to security concerns, to mail gift cards. Sales of all gift cards must occur in one of our 19 branch locations.

There is a small processing fee of \$2.50 for each card purchased. A monthly fee of \$3 will be incurred against the card balance at the beginning of the seventh month after card activation.

For more information about our Visa Gift Cards please contact your local branch.

## 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.

- MCU currently has a wide selection of previously owned vehicles for sale. We offer these vehicles at 0% financing (upon credit approval, of course) with no down payment required. And, if you purchase an MCU vehicle before year-end we will throw in a \$100 gas card as well! To find out more about our available vehicles visit [MCUCars.com](http://MCUCars.com) or call 800-951-8000 ext. 271.
- Scholarship applications for the 2009-10 school year are now available on our website at [www.memcu.com](http://www.memcu.com). Under the "Tools" tab click on "Forms" then "Scholarship Application." You may also receive an application by calling 800-951-8000 ext. 134. The deadline

## MEMCU Insurance

The end of the year is a great time to review all of your different insurance products to see if you are paying too much or need a different level of coverage. You may find that you can put some extra money in your pocket by raising your deductibles or changing your insurance provider to lower your premiums.

MEMCU Insurance can help. Call Karen Tuggle at 1-800-951-8000, extension 141, for a complete insurance evaluation. She can help you decide if you have sufficient insurance coverage and she



will compare your current home, auto, and life insurance with what MEMCU Insurance can offer.

Because MEMCU Insurance is an independent insurance agency that works with many different insurance carriers, we are able to find the right level of coverage for you at the lowest possible price.

Call Karen today for your free comprehensive insurance review. Karen is also available to visit your company to provide free, no obligation rate quotes to interested employees!

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](mailto:donna@memcu.com).

Hickory - January 14, 2009

Winston-Salem - February 11, 2009

## Miscellaneous Information

- for completed applications is February 20, 2009. You must be a Members Credit Union member to be eligible.
- Members Credit Union will close at 3PM December 24 for the Christmas holiday and reopen at 8AM December 26. We will close at 3PM December 31 to celebrate New Year's and reopen 8AM January 2. Have a safe and happy holiday season.
- Thanks to all of the sponsor representatives who were able to join us for our luncheons this year. We enjoyed getting to see all of you and we look forward to working with you throughout 2009.