



Update

December 2011

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



Just in Time for Christmas! ***AUTO LOAN RATES AS LOW AS 1.73%^{APR}***

Our new and used fixed auto loan rates are now at an all-time low, as low as 1.73%

Annual Percentage Rate, making it the perfect time to purchase a new vehicle or refinance your current vehicle loan from another lender.

In addition to our new low rates Members Credit Union offers flexible terms, low cost payment protection plans, GAP (guaranteed asset protection) insurance and very affordable mechanical breakdown coverage. You can even purchase your auto

insurance through the credit union's own agency MEMCU Insurance.

We can take the hassle out of car buying by pre-approving your loan request before you go car shopping. Simply call your local branch office or PhoneLoan at 800-951-5626 to apply for a pre-approved auto loan. We 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 www.memcu.com.

If you already have your vehicle financed at another lender let us show you how much you can save by refinancing your loan at Members Credit Union's great new low rates. We will finance up to the NADA retail value of your vehicle plus \$1,000.

12 Reasons To Make the Switch to MCU

If you are tired of getting socked with fees at your current financial institution just for having a simple checking account consider making the switch to a Members Credit Union.

Here are a dozen money saving reasons why you should move your checking account to your credit union.

- Fee Free VISA Debit Card.
- Every checking account receives a free overdraft line of credit from \$100-\$500, dependent on credit qualifications.
- Free transfers from savings to cover overdrafts, if you choose as an option for overdraft protection.
- No monthly maintenance fee, provided there is \$25 in your checking account on the last day of the month.
- Free electronic bill pay.
- Unlimited free ATM withdrawals using your VISA Debit Card (beware of ATM surcharges).
- Unlimited cash withdrawals from tellers at any of our branch locations.
- Choice of monthly electronic or paper statements.
- Unlimited check writing.
- Ease of automatic direct deposit through payroll deduction.
- Free check images using MCU@Home, our home banking product.
- Round Up Savings Account - have all of your VISA Debit transactions rounded up to the next nearest dollar. The extra change will be placed in your Round Up Savings Account. Save every time you use your Debit Card!

Time For an Insurance Check-Up



A lot can change during the course of a year so it is always a good idea to review all of your insurance policies annually to make sure you have the right amount of coverage on your auto, home and life.

Donna Stinson, our MEMCU Insurance agency manager, will be happy to analyze all of your different policies to make sure you are getting the best coverages at the lowest possible premiums. She will compare your current policies to what MEMCU Insurance can offer to see if we can save you money.

Donna can also determine the right amount of life insurance for your personal situation and examine your home and auto policies to suggest the proper amount of deductibles you should carry. She can show you how a change in your deductible affects the premiums you pay.

Donna will gladly visit your company and provide free insurance reviews to your employees on site or she can be reached at 800-951-8000 ext. 141. to conduct a review by phone.



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 dannah@memcu.com.

No Training in December

January 18, 2012 - Winston-Salem

Miscellaneous Information

- If you are looking for a great deal on a used car check out MCUCars.com to view our entire selection of previously owned vehicles. You can sort these vehicles by sales price, monthly payment, and by type (Cars, SUVs, Trucks, Vans). On the website you will find a photo of each vehicle for sale as well as a brief overview of the car's options, sales price and monthly payment. There is also an instructional video that explains how to purchase one of the vehicles from our selection.
- MCU Scholarship Applications for credit union members who will be full time students for the 2012-2013 school year are now available on our website or you may call 800-951-8000 ext. 134, to have an application mailed to you.
- MCU branches are collecting deactivated used cell phones for the Cell Phones 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 and Fairway Independent Mortgage Corporation have partnered to provide first mortgage loans to our members. If you are in the market for a new home or would like to refinance your existing home please call Ashely McKenzie-Sharpe at 800-951-8000 ext. 190.
- There is still time to take advantage of our Holiday Skip-A-Pay offer. You may skip any of your December non-mortgage related loan payments, provided you did not skip your November payments. Our Skip-A-Pay offer is free of any fees. Call your local branch office, 800-951-5626, or email loans@memcu.com to skip your December loan payment.
- All MCU branches will be closed December 26 for Christmas and January 2, 2012 for New Year's. Have a safe and happy holiday season.