



Update

February 2010

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel
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Flight of Honor Fundraiser

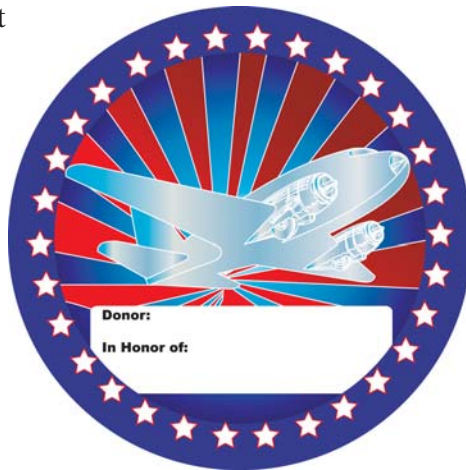
Members Credit Union has proudly begun a fund raising effort in support of the Flight of Honor project. Our efforts will honor World War II veterans with a trip of a lifetime to see the World War II Memorial located in Washington D.C. Every MCU branch location will accept monetary donations until April 1, 2010. All donations received will go to the Rotarians of District 7690 and be used to fund the Flight of Honor service project.

Anyone who is a WWII veteran and is interested in going on this flight may com-

plete an application and mail it to PO Box 4613, Greensboro, NC 27404. Applications can be obtained by visiting triadflightofhonor.com and clicking on "Veteran Application" under "Forms" or you may call your local credit union office to have an application mailed to you.

Please join us in supporting our WWII veterans. Any questions concerning the *Flight of Honor* project can be directed to Carla Kimel in our Public Relations Department. She can be reached at 800-951-8000 ext. 146,

or carlak@memcu.com.



Round Up Savings Account is Here

We are now offering our Round Up Savings Account for members who currently have an MCU Checking Account and MCU Visa Debit Card.

Here is how it works. Each time a member uses his Visa Debit Card the transaction will be rounded up to the next whole dollar, with the difference going directly into the Round Up Savings account. For example, a transaction for \$28.47 would be rounded up to \$29. \$29 is deducted from the member's checking account and 53 cents is transferred to the member's Round Up Savings Account. Members may



also elect to have payroll deduction to this account or make cash deposits to the account at any local branch or by mail.

This is an opt-in account. Members who would like to open a Round Up Savings Account will need to complete an MCU application and return it to the credit union. If you would like a supply of new membership applications featuring the Round Up Savings Account please contact Renee Fisher at 800-951-8000 ext. 148 or the new application can be printed from our website. Simply click on "Sponsor Rep Info" under the "Sponsor Companies" tab.

Any questions concerning our new Round Up Savings Account may be directed to your local branch or our Member Services Department at 800-951-8000.

Get a Free Credit Report

Every consumer is entitled to a free credit report once a year from each of the three major credit reporting agencies - TransUnion, Equifax, and Experian. Credit reports may be obtained by visiting annualcreditreport.com or by calling 1-877-322-8228. Credit reports requested online are available for immediate review while credit reports requested by phone will be processed within 15 days. You can request credit reports from all three reporting agencies at once or you can spread your requests over the entire year.

Your credit report should be reviewed at least annually to ensure that all information is being reported accurately. If you find any information that is incorrect or accounts opened that do not belong to you, contact the credit reporting agency immedi-



ately, as these are signs that indicate you could be a possible victim of identity theft or account fraud.

The impact your credit history can have on your financial life is extensive. Your credit history can affect the interest rate you receive on loans at many financial institutions (this does not apply to MCU - we do not tier our rates according to a member's credit history or score), the amount you pay for your insurance premiums, and even whether or not you will be hired for a job.

If you have any questions about your credit history, how to read and understand your credit report, or the steps you can take to improve your credit, call your local branch manager or dial 800-951-LOAN (5626) to speak with a loan officer in our corporate office.

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.

Hickory - February 17, 2010

Winston-Salem - March 17, 2010

Hickory - April 14, 2010

Miscellaneous Information

- Last call for MCU Scholarship applications. Completed applications are due no later than February 26. Winners will be announced in early May.
- Reduce your carbon footprint by signing up for eStatements@MCU, our electronic account statement delivery system. Visit our home banking product MCU@Home and click on *eStatements* under the "Account" tab to get started. *eStatements* are fast, free and secure.
- Reloadable Prepaid Visa Debit Cards are now available at all of our branch locations. Cards may be purchased for \$2.50 and reloaded with additional funds for just 50 cents.
- 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.
- Check out the new MCU Press Center on our website. Under the "About MCU" tab click on MCU Press Center. Here you can find information about upcoming MCU events and recently completed projects. Call Carla Kimel at 800-951-8000 ext. 146, to have Members Credit Union participate in your company's charitable project or event.
- You still have until April 15, 2010, to contribute to an Individual Retirement Account (IRA) for tax year 2009. You may contribute up to \$5,000 if you are under age 50 and \$6,000 if you are over 50. Contribution levels are also subject to income limitations. Members Credit Union offers both IRA Savings and Certificate of Deposit accounts.
- Not near a computer? You can get up to the minute account information by calling TELL-COM, our automated telephone response system at 800-951-4808. Check balances, transfer funds between products, request a check withdrawal and much more.