



Update

February 2007

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel
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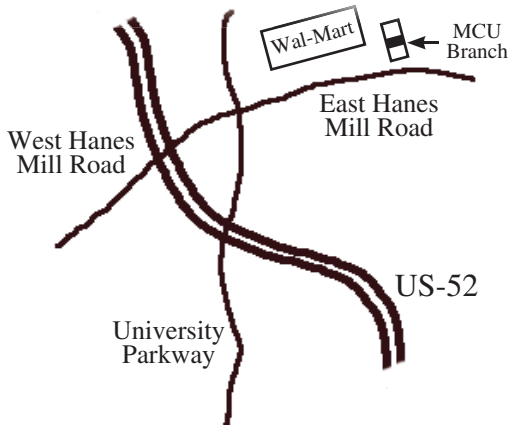
New Branch Coming to Winston-Salem and...



We are pleased to announce that a Members Credit Union branch will be **opening in the Oak Summit Shopping Center at 446 East Hanes Mill Road in Winston-Salem next month**. Our new office is conveniently located off of U.S. Highway 52 and just minutes from downtown Winston-Salem.

Bobie Logan, a loan officer with years of experience at our corporate office, has been promoted to serve as branch manager at our new location. The branch will offer our full line of products and services, including checking accounts, new and used auto loans, share certificates, signature loans, youth accounts, and debt consolidation loans.

The office will be open from 8 AM to 5 PM Monday through Friday. The telephone number will be 336-377-2336.



We Are Moving Our Branch in Hickory.

In order to better meet the needs of our growing membership in the Hickory area, we are excited to announce that **our current Hickory branch will be moving to 2142 12th Avenue NE** within the next several months. We understand visiting our current facility, because of parking and traffic issues, has become more difficult over the past several years. We also realize our current location is no longer convenient to the vast majority of our members and select employer groups in the Hickory area. By moving our Hickory branch to this new and better location, we will be able to serve our membership more effectively.

Our new facility will offer ample parking, a more spacious office lobby, two convenient drive through windows, and a night depository. You will still be served by the same friendly staff and Kim Piercy will continue to be the branch manager. Nicole Emory-Carson, of American Home Mortgage, will also have an office within the branch. Our current hours of operation, Monday through Friday 8:30 AM to 5:30 PM, and our telephone numbers will remain the same.

The relocation of our Hickory branch is tentatively scheduled for the latter part of May. As we draw closer to the actual move date we will provide you with additional information.

MCU Saves Members Money

In this day and age of trying to make every penny count it makes sense (cents get it?) to save and borrow from Members Credit Union. With our high yield savings products, low interest rate loans, and fewer and lower fees, we can save the average members hundreds, if not thousands, of dollars per year.

For instance, a member who has a regular savings account with Members Credit Union will earn more than 4 times the return he would receive from a typical bank's regular savings rate.

The difference is even more pronounced with an

automobile loan. For example, a member who borrows \$20,000 for 60 months at our lowest rate will save more than \$800 in finance charges over the life of the loan than if he were to finance the vehicle at the current average bank rate of 6.93% APY*.

Please make your employees aware of this great employee benefit. *We are happy to provide payroll stuffers, posters, and articles for your employee newsletter to help you spread the word about the credit union. We can also provide you with a link to our website to place on your Intranet.*

* bankrate.com as of 2/5/07.

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, you are invited to attend a training session with Donna Henry, our Director of Sponsor Affiliations.

Classes are free and run from 10:00 a.m. to 1:00 p.m., and lunch is provided. You may contact Donna at 800-951-8000, ext. 138, or dannah@memcu.com.

Hickory Wednesday, February 21, 2007

Winston-Salem Wednesday, March 21, 2007

Hickory Wednesday, April 18, 2007

Winston-Salem Wednesday, May 16, 2007

Great time to Start Saving for Christmas

Although it is only February, now is a great time for members to start saving for Christmas with an MCU Christmas Club Account. By electing to have a portion of each paycheck automatically deposited into a Christmas Club account, money can accumulate throughout the year while earning a competitive dividend. On November 1, a check can be mailed for the entire amount in the account, the balance can be transferred into an MCU savings or checking account, or the balance can be rolled over into next

year's Christmas Club, according to the member's instructions when the account was opened.

To have a Members Credit Union employee visit your company to enroll members into our Christmas Club account, please contact Renee Fisher at 1-800-951-8000 ext. 148, or email her at reneef@memcu.com. She will be happy to arrange a time for the credit union to visit your company to enroll interested employees in Christmas Club or other Credit Union accounts.

Miscellaneous Information

- Need supplies? They are just a click away with our online order form which can be found on our website at www.memcu.com. From our homepage under the "Sponsor Company" tab click on "Sponsor Rep Info" then "Need More Supplies?" Complete the online form and click "Send Request." Your requested forms should arrive within 3-4 days business days.

- Members Credit Union's 13th annual charity golf tournament will be May 11, at the Pine Brook Country Club in Winston-Salem. Entry fees are \$75 per person or \$300 for a team of four. If you would like to participate, sponsor a hole, or donate a door prize please contact our Tournament Director Donna Henry at 1-800-951-8000 ext. 138, or via email at dannah@memcu.com