



# Update

January 2011

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel  
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## ***11 Products & Services For 2011***

Here is a list of credit union product and services that every MCU member should have in 2011.

- 1) An **MCU Checking Account** with a Visa Debit Card and automatic overdraft protection to avoid the costly monthly fees you may incur with a checking account from another financial institution.
- 2) **eBill@MCU** and your MCU checking account to pay all of your monthly bills. Paying bills by writing a check and sending it through the mail is so 1990s. It takes just minutes to set up all your monthly bills for electronic payment. eBill@MCU saves you the cost of postage and, more importantly, saves time. You have better things to do than writing checks and preparing envelopes.
- 3) A **Debt Consolidation Loan** at a low fixed rate to eliminate your high interest debt.
- 4) A **Christmas Club Account** as a painless way to save for Christmas. Simply have a few dollars deducted from your paycheck each week and come November you will receive a big fat check from the credit union for your holiday shopping.
- 5) An **MCU Auto Loan** will surely save you a lot of money over the competition whether you are considering purchasing a new car or truck or you currently have a vehicle financed at another financial institution. You can finance up to 100% of the value of the vehicle and choose a term that fits your budget, up to 84 months. Plus, we offer extended warranty protection, GAP (guaranteed asset protection) insurance, and life and disability payment protection plans, all at very nominal costs.
- 6) Our **Round Up Savings Account** is the 2011 version of the coin jar. Remember how everyone used to throw their change in a jar at the end of the day and periodically roll the coins to deposit? The advent of the Visa Debit Card makes cash a seldom used commodity. With this in mind we created the Round Up Savings account so you can still have your coin jar savings account. Each time you use your Debit card your transaction is rounded up to the next dollar. The resulting change is deposited into your Round Up Savings Account.
- 7) An **MCU Visa Credit Card** is free and currently has a rate of just 10.75% APR. Why pay a high interest rate or an unnecessary annual fee with another credit card?
- 8) **MCU@Home**, our home banking website, to check account balances, transfer between products, view your check history, set up account alerts, make loan payments, and much more.
- 9) A **Regular Savings Account**, funded by payroll deduction, for a rainy day. It is recommended that you have enough in a savings account to cover up to three months living expenses in case of emergency.
- 10) **MEMBERS Financial Services** for investment and retirement planning. Make sure that you are on track to meet your financial goals by meeting with Richard Davis of MEMBERS Financial Services.
- 11) The **MCU Cash Card** for instant access to your savings and/or checking account at nearly any ATM. Plus, if you have an MCU checking account you can use the MCU Cash Card to make point of sale transactions and receive cash back at many retailers. The card is free and you receive two free ATM withdrawals per month. There is a small fee of \$1.50 per transaction beginning with the third withdrawal each month.



## Put us on Your Calendar

In the next couple of weeks you will be receiving a call from either Donna Henry or Reneé Fisher to confirm that the information we have for your company is correct. During this call we would also like to set up a time that someone from our Business Development Department can meet with your employees in a breakroom or cafeteria to open new accounts, make changes to existing accounts, or merely answer questions about the products and services offered by Member Credit Union.

We look forward to talking with you and we hope you can save a little room on your calendar for Members Credit Union.

## 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.

Check out a convenient new feature on our website that makes it easier than ever to find the closest MCU branch or credit union surcharge free ATM. Under the "Locations" toolbar simply click on "Branch Locations." From there type in your address and select a distance for the branch locator to search. The branch locator will display all of the MCU branch locations or surcharge ATMs within the specified mile radius. In addition a link is provided that will supply you with turn by turn driving directions to your selected location.



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 donnah@memcu.com.

Hickory January 19, 2011

Winston-Salem February 16, 2011

Hickory March 16, 2011

## Miscellaneous Information

- Visit MCUCars.com to see all of the previously owned vehicles the credit union has for sale. These cars can be purchased at 0% financing upon approved credit. Call Mike Loggins at 800-951-8000 ext. 128 for more information.
- MCU Scholarship applications are now available on our website at [www.memcu.com](http://www.memcu.com). All MCU members pursuing a college degree are encouraged to apply. The deadline for completed applications is February 25, 2011.
- Need supplies? Contact [reneef@memcu.com](mailto:reneef@memcu.com) or use the order form at [www.memcu.com](http://www.memcu.com). Under the "Sponsor Company" tab click on "Sponsor Rep Info" then "Need More Supplies?" Complete the online form and click "Send Request." Your requested supplies should arrive within 3-4 days.
- Members Credit Union will be closed on January 17 in observance of Martin Luther King Jr. Day.
- The credit union's annual meeting will be held at the corporate office in Winston-Salem at 9:30 AM January 25. The purpose of the meeting is to report on the financial condition of the credit union, elect four members to the board of directors and conduct any other business that comes before the Board.
- Get a better handle on your expenses by trying our on-line budgeting and money management tool called *Debt in Focus*. Visit our website and click on the *Debt in Focus* icon located at the bottom of our home page. Any employee, regardless of membership status, can access *Debt in Focus* to discover excellent tips and strategies on how to manage debt more wisely.

