



Update

January 2007

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

Members Credit Union - Your One Stop Full Service Institution

Sponsor company employees often do not realize that Members Credit Union is a full service financial institution that provides the same products and services as the huge bank conglomerates. Yet, because we are member-owned we can offer better rates and fewer and lower fees. Did you know that your employees can receive the products and services listed below through Members Credit Union?



- In partnership with American Home Mortgage we have fixed rate **first mortgage loans** with terms up to 40 years. We also offer programs for first time home buyers as well as programs for members who have little or no money for a down payment. Mortgage loan officers are located in our Hickory, Winston-Salem, and Greensboro offices. Call or visit any one of these branches if you have any questions about a mortgage loan.
- **Trust Services**, through our MEMBERS Financial Services Representative Richard Davis, are available at MCU. He also offers retirement planning, insurance and other investment products. Richard will gladly visit your company, at no charge, to conduct **financial seminars** or to offer advice to employees on how to allocate their **retirement accounts**, such as 401(k)s. He can be reached at 1-800-951-8000 ext. 111.
- A **checking account** that is second to none can be found at Members Credit Union. An MCU checking account pays a competitive dividend, allows unlimited check writing, and offers **free electronic bill paying** with *eBill@MCU*, **free home banking** with *MCU@Home*, and a **free Visa Debit check card**. Funding an MCU checking account is simple through payroll deduction.
- **Loan rates** that are hard to beat (right now as low as 5.75% APR!) combined with our very knowledgeable loan officers makes MCU an easy choice for **car loans**. Our loan officers help members determine a fair price for a vehicle they are planning to purchase as well as the value of their potential trade-in.
- As an added benefit to our members, the credit union provides **free Life Savings Insurance** on Regular Share accounts up to \$2,000. In the event of the death of the primary account holder of a Regular Share account, the credit union will match the amount in the account, up to a maximum of \$2,000. Some restrictions apply, so ask your local branch manager for more information.
- **Certificates of Deposit** at extremely competitive rates with terms from 6 months to 5 years. MCU offers a special 5 month \$500 minimum deposit CD. All other Certificates of Deposit require a \$2,000 minimum deposit. MCU also offers CDs for Regular IRAs, Education IRAs, and Roth IRAs.

Making your employees aware of the credit union as an employee benefit is easy. Just invite us into your company for an employee reenrollment and let us do all the work. And for allowing us to visit with your employees we will give you, our sponsor company representative, a \$25 MCU Visa Gift Card. Call Renee Fisher at 1-800-951-8000, ext. 148 or email her at reneef@memcu.com to schedule a time for a us to visit.

MCU Closings for 2007

January 1, 2007 - New Year's Day
 January 15, 2007 - Martin Luther King, Jr.'s Birthday
 April 6, 2007 - Good Friday
 May 28, 2007 - Memorial Day
 July 4, 2007 - Independence Day
 September 3, 2007 - Labor Day
 November 12, 2007 - Veteran's Day
 November 22 & 23, 2007 - Thanksgiving
 December 24, 2007 at noon Christmas Eve
 December 25, 2007 - Christmas Day
 December 31, 2007 at 3 p.m. - New Year's Eve

Please notify your payroll department of these closings so they may plan accordingly for transmitting payrolls.



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 donna@memcu.com.

Winston-Salem	Wednesday, January 24, 2007
Hickory	Wednesday, February 21, 2007
Winston-Salem	Wednesday, March 21, 2007
Hickory	Wednesday, April 18, 2007

MCU Scholarship Application Deadline is 2/23/07



Members Credit Union is pleased to again offer academic and need based scholarships to our members for the 2007-2008 school year. To be eligible for a Members Credit Union scholarship, applicants must be credit union members.

Members Credit Union is proud to assist members in their quest to continue their educations. Since the

inception of our scholarship program in 1996, MCU has awarded 96 scholarships worth \$65,500.

Scholarship applications are now available on our website at www.memcu.com. To access the application click on "Forms" under the "MCU Tools" tab. The MCU Scholarship application is the last link in the left hand column. If you would like an application mailed to you, please call us at 1-800-951-8000, ext. 135. The deadline for completed applications is February 23, 2007.

Miscellaneous Information

- Congratulations to Judy Morgan of A&D Environmental, the lucky winner of a 15" flat screen television. Judy's name was randomly drawn from all of the sponsor representatives who attended one of our appreciation luncheons last fall.
- Members Credit Union will be closed January 15 in observance of Martin Luther King, Jr. Day.

- Need supplies? Contact reeneef@memcu.com or use the order form at www.memcu.com. Under the "Sponsor Company" tab click on "Sponsor Rep Info" then "Need More Supplies?" Complete the on-line form and click "Send Request." Your requested forms should arrive within 3-4 days.