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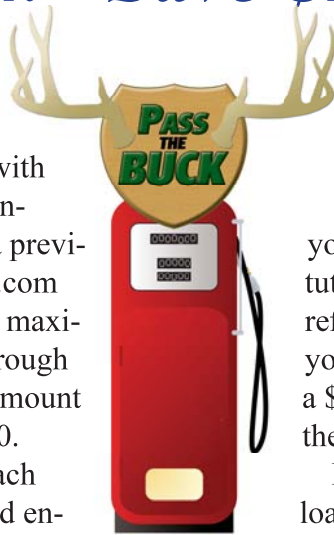
July 2008

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

Pass the Buck - Save \$1/Gallon on Gas

Through the end of July Members Credit Union is offering a deal that is hard to believe. Members who either 1) purchase and finance a new or used car with Members Credit Union 2) refinance a non-MCU auto loan with us, or 3) purchase a previously owned MCU vehicle at MCUCars.com can receive a \$1/gallon discount (up to a maximum of 40 gallons per month) on gas through the end of the year. The minimum loan amount to qualify for the fuel discount is \$15,000.

Receiving the gas discount is easy. Each month simply return, in the pre-addressed envelopes that the loan officer will provide at the time of loan closing, copies of fuel receipts for up to



40 gallons per month. The credit union will reimburse you, usually by the fifth of the month, by placing the money into your savings or checking account.

Are you paying more than 7.50% APR on your current car loan at another financial institution? If so, now is the perfect time to consider refinancing your car at MCU. We can lower your interest rate and payment, plus you'll get a \$1/gallon discount on fuel through the end of the year, a savings of over \$200.

For complete details about this exciting new loan promotion, please visit www.memcu.com or call your local branch office. This special offer only lasts through July 31 so call today!

Private Student Loans Available

Members Credit Union is pleased to announce that private student loans are now available through our partner CUNA Mutual Insurance. To apply for a private student loan members can visit our website, www.memcu.com and click on the CompleteEd student loan banner. Clicking this banner will redirect the member to the CompleteEd.com site, where an on-line loan application can be completed and a credit decision received in a matter of minutes. Members may also call a dedicated toll-free number, 1-800-798-1660, to apply for a private student loan.

To be eligible for a private student loan the member must be 18 years old, a US citizen or Permanent US resident, and enrolled in one of the over

4,000 participating schools. Co-signers are required for all student loans. However, the co-signer can be released from the loan after 48 on-time payments have been made.

Members may borrow a minimum of \$2,500 to a maximum of \$25,000 per year for up to five years. The interest rate for these loans is variable and is based on the prime rate. Members have the option of deferring principal and interest payments fully during school attendance or the member may choose to make the standard principal and interest payments.

If you have questions about this exciting new program please call your local branch office or visit www.memcu.com.

\$100 Gift Card Winner

Kim Graham of MGM Transport in High Point, NC, is our third winner of a \$100 Visa Gift Card.

She was randomly chosen in our bi-monthly drawing among all sponsor representatives who invited the Credit Union for an on-site enrollment. Kim was selected from over 20 representatives who allowed us to visit their facilities in May or June.

To be entered into the next \$100 Visa Gift Card giveaway

that will occur in September, simply invite us to your company for an enrollment. We will set up in

your break room or cafeteria to meet with your employees to answer questions, make changes to existing accounts, and enroll new members. We are available to work any and all shifts. Just call us and we'll be there.

Call Donna Henry at 1-800-951-8000 ext. 138, or Reneé Fisher at extension 148 for more information or if you would like to schedule a visit.



Pictured Left to right, Holly Morgan, Kim Graham, (both from MGM Transport) and Debra Jones, Greensboro Branch Manager

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, 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 donnah@memcu.com.

Hickory - August 13, 2008

Winston-Salem - September 17, 2008

Miscellaneous Information

- Raffle tickets for a chance to win a **\$1,000 gas card** are now available at all of our branches. Tickets are just \$2 and are available through mid-September. The proceeds of the raffle will go the Credit Union Legislative Action Committee (CULAC), which supports credit union friendly candidates running for federal office. The raffle winner will be announced September 26.
- If you would like informational packets about Members Credit Union for your new employees, please call Reneé Fisher at 1-800-951-8000, ext 148. Our new employee packet includes a brief overview of our products and services, a membership application, and a payroll deduction form.
- Members Credit Union currently has a number of previously owned vehicles for sale. We offer these vehicles at 0% financing (with credit approval, of course) with no down payment required. To view a list of available vehicles visit MCUCars.com. Call Mike Loggins at 1-800-951-8000 ext. 128, if you have questions about any of the vehicles listed.
- Carowinds tickets are on sale at all MCU locations. Adult tickets (ages 3-61 and over 48" in height) are \$33.99.