



Update

July 2009

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

Sponsor Rep Vacation Winners

The results are in for the second quarter of our sponsor representative reward program. Beverly Gaulden of Old Dominion Freight Lines in Thomasville, NC, and Melissa Kinlaw of Southeastern Regional Medical Center in Lumberton, NC, have won 3 day/2 night vacations. Beverly netted the most points during the second quarter of the year to earn her vacation. Melissa was randomly selected from all sponsor representatives who submitted points during the quarter. Congratulations to both of our winners.

To be qualified for the vacation drawing for the third quarter, simply send us, either via fax or regular mail (attention Reneé Fisher), your new membership and new product applications. You will be awarded points as listed below:

- New membership - 2 points
- Checking/Savings account with net deposit - 2 points
- Vacation Club Account - 2 points
- Checking/Savings/Christmas Club - 1 point
- **Add MCU to your intranet - 10 points**

For example, if you have an employee who opens a new MCU account with a net deposit to checking you would earn a total of 4 points. A current member who opens a Vacation Club account would earn two points.

If you have any questions how you can win a vacation, courtesy of MCU, please call Reneé Fisher or Donna Henry.



Beverly Gaulden receives her vacation from Eric Stiff, MCU VP of Marketing.

Put Us On Your Intranet

Why not make it easier for your employees to learn about the credit union by providing a link to Members Credit Union's website on your company's intranet?

Employees who have not joined the credit union, yet are interested in becoming members, can visit our website to learn more about our products and services, check our current rates, print a membership application and payroll deduction form, search our list of previously owned vehicles, and much, much

more. Employees who are currently members can go to our site to access MCU@Home (our home banking product), eBill@MCU (our electronic bill paying service), apply for a loan, ask a question directly to our President/CEO Jack Braswell on our *Ask Jack* blog, or learn about new promotions at the credit union.

If you would like to find out how you can add Members Credit Union to your intranet please call Eric Stiff at 800-951-8000 ext. 134.

MCU Cash Card or Visa Debit Card?

What's the difference between the two? Below is a summary of the features of each card.

Visa Debit Card

- Linked to the MCU checking account only.
- Can be used at merchants and retailers worldwide that display the Visa symbol.
- Purchases must be made as a credit transaction - not as a debit.
- Cannot get cash back when making purchases.
- Purchase transactions are signature based. ATM withdrawals are PIN based.
- When making a cash withdrawal at an ATM, checking must be selected when prompted
- Cannot transfer funds between MCU Checking and Savings at ATM.
- Balance inquiries at ATM may not reflect all transaction holds.
- No daily dollar limits. You can withdraw from an ATM or use at retailers up to the balance in your account plus any available credit, if applicable. Please note that most ATMs will not dispense more than \$500 at one time.
- MCU never charges a withdrawal fee at an ATM. However, beware of ATM surcharge fees.
- No annual fee.

MCU Cash Card

- Linked to MCU Savings, MCU Checking or both.
- Members with only MCU Savings Account can only use the MCU Cash Card at ATMs to withdraw funds and check account balances.
- Cash withdrawals are limited to \$500 per day.
- With an MCU Cash Card and an MCU Checking Account you can make purchases at any merchant that accepts ATM/Debit transactions, as well as make cash withdrawals at ATMs.
- Cash back allowed with purchases.
- All transactions are PIN based.
- Make transfers between your checking and savings account at the ATM.
- An unlimited number of purchase transactions are allowed each month, as well as two free ATM withdrawals. There is a nominal fee beginning with the third ATM withdrawal. Balance inquiries and transfers are unlimited and always free.
- No annual fee.

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 donnah@memcu.com.

Hickory - July 15, 2009

Winston-Salem - August 19, 2009

Hickory - September 16, 2009

Miscellaneous Information

- Our new branch in Elkin at 827 N. Bridge St. is now open! Office hours are 8 am to 5 pm Monday through Friday. Saborah Robinson is the branch manager and Brenda Oliver is our MSR/Teller. The branch can be reached at 336-526-0373.
- Private Student Loans are available through our partner CUNA Mutual Insurance Group. To apply for a private student loan to help with college tuition and expenses visit www.memcu.com and click on the CompleteEd icon. Or, you may call 800-798-1660 to apply over the phone.
- If you would like informational packets about Members Credit Union for your new hires, 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. Or, you can order online at www.memcu.com. Under the "Sponsor Company" tab, click on "Sponsor Rep Info" then "Need More Supplies".
- Adult Carowinds tickets are available at all of our branch locations for \$32.99, a discount of \$14 from the gate price. Tickets are also available on our website. Under the "MCU Tools" tab click on "Discounts" and then the Carowinds logo. Carowinds assesses a surcharge of \$1 per ticket for online purchases.