



Update

July 2010

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

Need a Visa Debit Card?

Just as apple pie and vanilla ice cream go hand in hand a Members Credit Union checking account is really not complete without a VISA Debit Card to go with it. The VISA Debit Card offers all of the convenience of a credit card, yet, since the charge comes directly out of your checking account, acts like a check. Plus, the VISA Debit Card comes automatically with a line of credit between \$100-\$500 for overdraft protection. Upon credit approval higher credit limits are available to facilitate larger transactions.

- Avoid the hassle of writing checks. Have you ever been to the grocery store or dry cleaners and it seemed you had to give your life history - driver's license number, home phone number - just to get them to accept your check? Many merchants are reluctant to accept checks because of the high incidence of fraud. However, virtually all merchants will accept our VISA Debit Card as a form of payment. Swipe your card, sign your receipt and you are on your way!
- Using your VISA Debit Card means less checks you will write and therefore have to purchase, saving you money.
- With the MCU VISA Debit Card you can withdraw cash from ATMs all over the world. All you need is your card and PIN. When in North Carolina we encourage you to use the State Employees Credit Union Cash Points network of ATMs, as these machines do not charge a fee to MCU members to use. Plus, MCU does not charge a fee when you use your VISA Debit Card at an ATM to withdraw cash or

when making a purchase at a merchant.

- Our VISA Debit Card is accepted like a credit card and requires the additional security of your signature when you make a purchase. When asked "credit or debit" always choose credit. Your card will be declined if you choose debit. To merchants our VISA Debit Card appears to be a credit card. Our data processing system knows to deduct the charge from your checking account.
- You will only need your PIN when you withdraw cash from an ATM. Choose from checking when prompted.
- Being able to pay for gasoline at the pump rather than going inside the store is one of the most convenient features of the VISA Debit Card. You won't have to wait in line to pay and you can avoid the



temptation of picking up a soda or a snack. Simply insert your card in the slot indicated on the fuel pump, select Credit, pump your gas and you are back on the road in no time.

If you currently have a Members Credit Union checking account without a VISA Debit Card call 800-951-LOAN (5626) or stop by or call your local branch. We will provide the necessary forms for you to sign in order to get your FREE VISA Debit Card. If you would like more information about the many benefits of a Members Credit Union fee free checking account with free electronic bill pay and free home banking please call 800-951-8000 and ask to speak with a Member Service Representative.

MCU To Tee Off For A Good Cause

Members Credit Union's 15th Charity Golf Tournament will be held at Pine Brook Country Club in Winston-Salem, NC, on August 20. A pre-tournament luncheon will begin at 11:30 with a shotgun start scheduled for 12:30.

An entry fee of \$75 provides unlimited range balls, lunch before the tournament, and snacks and beverages while you are on the course. At the conclusion of the tournament prizes will be given for closest to the pin and longest drive. Trophies will be awarded to the teams with the lowest net and gross scores.

The money from our golf tournament will be



donated to the Members Credit Union General Scholarship Fund, which provides academic and need based scholarships to deserving credit union members. Members Credit Union awarded 16 scholarships totaling \$12,000 for the 2010-11 school year. Since the inception of the program in 1996 MCU has bestowed \$130,000 worth of scholarships.

If you would like to play in our captain's choice tournament, donate a door prize, or be one of our hole sponsors, please call our Tournament Director Donna Henry at 336-748-4800 or

800-951-8000, ext. 138, or email her at dannah@memcu.com.

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 dannah@memcu.com.

Winston-Salem - July 21, 2010

Hickory - August 18, 2010

Winston-Salem - September 15, 2010

Miscellaneous Information

- Discount tickets to Carowinds, Great Wolf Lodge in Concord NC and Williamsburg VA, and Emerald Pointe Wet-n-Wild in Greensboro are available on our website at www.memcu.com. From our home page simply click on "Discounts" under the MCU Tools tab and follow the simple instructions. Carowinds adult tickets may also be purchased at any branch for \$33.99 (gate price is \$49.99).
- If you need a little extra cash for your summer getaway consider a Vacation Loan. You can borrow up to \$10,000 at a low fixed interest rate of just 10.75% APR. The term is only eleven months so you will have the loan paid off before next year's vacation rolls around.
- MEMCU Insurance is a great place to find excellent deals on auto, home, life, and workplace



insurance. Call Donna Stinson at 800-951-8000 ext. 141 or email her at donnas@memcuinsurance.com for a free no obligation quote.

- If you would like informational packets about Members Credit Union for your new employees, please call Renee 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 may order online at www.memcu.com. Under the "Sponsor Company" tab, click on "Sponsor Rep Info" then "Need More Supplies."
- 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.