



# Update

June 2008

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel  
Visit [www.memcu.com](http://www.memcu.com) to see our great rates!*

## ***Save Big on Insurance with MEMCU***

Members Credit Union now offers a full portfolio of insurance products through our very own agency, MEMCU Insurance. Auto, home, and life insurance are all available at very competitive rates from our in-house insurance agency created just for Members Credit Union members. In addition to insuring your automobile and home, MEMCU Insurance can also provide insurance coverage for motorcycles, rental property, mobile homes, RVs, 4 wheelers/ATVs, and renters.

Why should you consider changing your insurance provider? Quite simply because MEMCU Insurance can save you money - a lot of money. And, with gas nearly \$4 a gallon now who doesn't need to find new ways to save money?



MEMCU Insurance is usually able to substantially reduce your insurance premium because it works with many different insurance carriers throughout the country. When you request a quote from MEMCU Insurance, our licensed insurance agent searches from among all these carriers to find the

best possible price and product to fit your insurance needs.

If you would like a free, no-obligation insurance quote, please call our MEMCU Insurance agent, Karen Tuggle, at 1-800-951-8000, ext. 141, or email her at [karent@memcuinsurance.com](mailto:karent@memcuinsurance.com).

## ***eBill@MCU - Pay Bills the Easy Way***

Writing checks, addressing envelopes, and buying stamps is something we all have to do, but let's be honest - it is a hassle. Well, at Members Credit Union we have an easier way to pay bills with *eBill@MCU*, our fast and free electronic bill paying service. With just a click of your computer mouse you can pay all of your bills electronically, saving you a ton of time and money.

Getting started with *eBill@MCU* is simple. All you need is an MCU checking account and a computer with internet access. If you do not have an MCU checking account you can open one with an

initial deposit of just \$50.

To open your *eBill* account go to our website, [www.memcu.com](http://www.memcu.com) and click on the *eBill* icon in the right hand corner of our webpage. Click on the "Enroll" button, answer a few simple questions, choose a user name and password, enter your bill payee information and you are ready to start paying bills the fast and easy way with *eBill@MCU*.

If you have any questions about *eBill@MCU* or the enrollment process, please call our Member Services Department at 1-800-951-8000 or take the *eBill@MCU* Demo on our website.

## *MCU Offers Vacation Loans*

Summer is finally here and now is the time to start thinking about your much anticipated vacation. Whether you are planning a trip to the beach for a week of fun in the sun or a mountain getaway to escape the summer heat, MCU has the perfect loan for you - an MCU Vacation Loan.

Our Vacation Loan offers a low fixed interest of only 12.50% APR with a maximum term of only 11 months. We keep the term short so you will have the loan paid off in plenty of time before next summer's vacation.

You can borrow as much as \$10,000 or a little as a few hundred dollars - whatever amount you need to ensure that you and your family will have an unforgettable vacation. If you borrow \$1,000 your payment would be less than \$100 per month for 11

months- \$96.70 to be exact. A \$2,000 loan would require a payment of just \$193.70 per month.

If you would like to apply for an MCU Vacation Loan you can apply online at our website [www.memcu.com](http://www.memcu.com), call 1-800-951-LOAN, or visit your local branch office.



## *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., and lunch is provided. You can reach Donna at 800-951-8000, ext. 138, or [donna@memcu.com](mailto:donna@memcu.com).

Winston-Salem - July 16, 2008  
Hickory - August 13, 2008

## *Miscellaneous Information*

- Members Credit Union offices will be closed July 4th for Independence Day. For the convenience of our members MCU CASH CARD, VISA Debit & Credit Cards, TELL-COM & MCU@Home, are always available.
- 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 forms should arrive within 3-4 days.
- Carowinds tickets are now on sale at all MCU locations. Adult tickets (ages 3-61 and over 48" in height) are \$33.99.
- Discount tickets can be purchased from our website for Emerald Pointe Wet n' Wild Water Park in Greensboro. Click on "Discounts" under the "Tools" tab on our homepage at [www.memcu.com](http://www.memcu.com). Tickets are \$22.50 for adults and \$15 for children. You must use the code MCU16F to receive the discounted rate.
- 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.