



# Update

June 2011

*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!*

## ***Stop The Fee Madness - Open an MCU Checking Account***

At Members Credit Union we don't believe you should pay a lot of unnecessary fees just to have a simple checking account. We don't impose maintenance fees, check writing fees or any other ridiculous charges. And, unlike most other financial institutions, you don't have to keep an exorbitant amount of money in a related savings account, make a certain number of Visa Debit transactions, pay all of your bills electronically or jump through any other hoops to get a free checking account at your credit union. Just have \$25 in your account on the last day of the month and your checking account is free. It really is that simple.

Here are just a few of the free features that come with **every** MCU checking account:

- An initial sample pack of fifty checks.
- A Visa Debit Card with a line of credit for overdraft protection between \$100-\$500, depending



on credit worthiness.

- Electronic bill pay with eBill@MCU.
- Unlimited check writing.
- Unlimited Visa Debit transactions at merchants or ATMs. To avoid ATM surcharge fees we recommend using Cash Point ATMs when possible.
- Check images available from MCU@Home, our home banking product.
- Unlimited cash withdrawals in any of our branches.

An MCU checking account can be opened with an initial deposit of just \$50. We'll waive the \$50 initial deposit requirement for members who choose to have their entire paycheck electronically deposited into the credit union.

For more information about MCU's fee free checking account please call or visit your local branch or contact our Member Service Department at 800-951-8000.

## ***Vacation Loans Available for Summer Fun***

If you need a little extra cash for a special getaway this summer consider an MCU Vacation Loan. We offer a low fixed rate of just 10.75% APR and the maximum term is only eleven months so you'll have it paid off before next summer rolls around.

Payments for typical Vacation Loan amounts are as follows:

- \$500 - \$48/month
- \$1,000 - \$96/month
- \$1,500 - \$144/month
- \$2,000 - \$192/month



Plus, with the ease of payroll deduction you can have the payment taken right out of your check. For example, the payment for a \$1,000 Vacation Loan would be only about \$24 per week.

To apply for a Vacation Loan please call your local branch office or our dedicated toll free number for loans 800-951-5626. Let Members Credit Union help you have an unforgettable summer vacation. Call us today!

## MCU Golf Tournament Scheduled for August 19th

Mark your calendar and plan to join us for our 16th annual charity golf outing to raise money for the MCU Scholarship Fund. The MCU Scholarship program was created in 1996 to provide academic opportunities to deserving MCU members. Since the inception of the program the credit union has awarded \$145,000 in scholarships, including a total of \$15,000 to sixteen outstanding students for the 2011-2012 academic year.

This year's captain's choice event will be held

at Salem Glen Golf & Country Club in Clemmons. A lunch of chicken and BBQ with all of the trimmings will begin at 11:30. The tournament will start promptly at 12:30.

The entry fee to participate is \$75 per person or \$300 for a team of four. If your company would like to donate a door prize, field a team, or sponsor a hole (sponsorships start as low as \$350) please contact Donna Henry at 800-951-8000 ext. 138 or donnah@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 donnah@memcu.com.

Winston-Salem - June 15, 2011

Hickory - July 20, 2011

Winston-Salem - August 17, 2011

## Miscellaneous Information

- MEMBERS Financial can help you with all of your investment needs - stocks, mutual funds, annuities and much more. Call Richard Davis, our MEMBERS Financial Representative, at 800-951-8000 ext. 111 for more information.
- Paying too much for insurance? Contact MEMCU Insurance's Donna Stinson at 800-951-8000, ext. 141 and get an insurance check-up.
- Discount tickets to Emerald Pointe Wet n' Wild in Greensboro are now available online for \$27.00, a savings of \$6.99 off the gate price. To purchase tickets go to [www.memcu.com](http://www.memcu.com) and click on "Discounts" under the MCU Tools tab.
- Carowinds tickets are available at all branch locations and on our website at [www.memcu.com](http://www.memcu.com). Adult tickets may be purchased at our branches for \$34.99 (gate price is \$51.99). Senior/Junior tickets

are not available at our branches, but may be purchased online for \$22.99 - a \$2.00 savings over gate admission. To purchase tickets online go to [www.memcu.com](http://www.memcu.com) and click on "Discounts" under the MCU Tools tab. Please note that Carowinds charges an additional \$1 for all e-ticket purchases.

- Visit our Financial Happy Hour June 23 from 3 to 6 PM at our Lenoir branch. Come out and enjoy free ice cream and learn about all of the different products and services the credit union and its partners have to offer.
- Members Credit Union will be closed July 4th.
- Check out [mcucars.com](http://mcucars.com) to find some great deals on previously owned vehicles. All of these cars can be financed at 0% with approved credit. The minimum monthly payment is \$125.