



Update

March 2009

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

eStatement = Free Song

We are giving away free music! The first 500 members who sign up for our electronic statement, *eStatements*, by April 30, will receive a free music download (one per account holder). Members can sign up for electronic statements by visiting MCU@Home and completing the simple enrollment form or they can complete a new membership application with the *eStatements* agreement on the back (if you need a supply of these new applications, please let us know) and return to us. Once the member has completed the enrollment process, an email will be sent with an access code for the free music download. Additionally, at the conclusion of the promotional period, one lucky member will be selected from a random drawing among all *eStatement* users as the winner of an iPod Touch 8GB.

Members benefit from *eStatements* because they receive their statements much earlier - usually by the 3rd of the month - than if they choose a mailed paper statement, which may not arrive until as late as the 10th of the month. Also, by sending statements securely via email the

risk of identity theft decreases. Since our electronic statements are housed within MCU@Home, members must navigate multiple layers of security before access to *eStatements* is granted. A mailed paper statement can easily be lost or stolen.

The credit union also benefits by having members choose to receive electronic statements. While it costs approximately one dollar for each statement that we have to print, process and mail; electronic statements cost the credit union virtually nothing to send. As you can surely appreciate during this time of economic uncertainty, cutting expenses without reducing the level of service is a high priority for the Credit Union.

If you have any questions about how to enroll members in *eStatements*, please call your local branch or our Member Services Department at 1-800-951-8000.



eStatements Rock.
(free music does, too)

Sign up for electronic statements from 2/16 - 4/30 for a chance to win an iPod Touch 8GB*. The first 500 members will receive a free music download.



**Members
Credit Union**

*No purchase necessary. Enter the iPod Touch Sweepstakes or receive an mp3 download without signing up for eStatements simply by sending a 3"x5" index card with your name, phone number, email address, and mailing address to Members Credit Union, ATTN: Marketing, PO Box 5297, Winston-Salem, NC. Music downloads are limited to one per account holder, while supplies last.

Charity Golf Tournament Cancelled for '09

In light of the current economic conditions Members Credit Union has decided to cancel its charity golf tournament for 2009. We recognize most companies are tightening their belts, trimming their budgets, and trying to weather the mighty economic storm of 2009. Thus, we did not deem it appropriate to request donations from our sponsor companies nor to ask our members to support our charity event this year.

For the past several years the funds raised by the tournament have been used to support the Members Credit Union Scholarship Fund. Rest assured that, although the credit union is suspending the golf tournament for one year, our scholarship program will continue without interruption.

We appreciate all of the support that we have received over the past 14 years from you - our loyal members and sponsor companies. We look forward to seeing you on the course next year!

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.

- MCU currently has a wide selection of previously owned vehicles for sale. We offer these vehicles at 0% financing (upon credit approval, of course) with no down payment required. To find out more about our available vehicles visit MCUCars.com or call 800-951-8000 ext. 271.
- 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. Or you can order online at www.memcu.com. Under the "Sponsor Com-

High Rates + Safety

A recent survey of financial institution deposit rates in North Carolina shows that MCU members are enjoying up to four times the returns of competitors. Remarkably, each of the banks surveyed offered lower rates in every single account category compared – often with higher minimum balance requirements.

As members pull money from risky investments in a flight to safety, it is important to know three things about your MCU deposit accounts. First, credit union deposits are insured for up to \$250,000 per named account by the NCUA's National Credit Union Share Insurance Fund, and backed by the full faith and credit of the United States government. Next, MCU's deposit rates are consistently higher than you will find elsewhere in the marketplace. Finally, when you factor in the fees that other banks and credit unions pile on to their accounts, MCU is hands down the best deal going.

If you are looking for the peace of mind that high deposit returns and federal deposit insurance offer, look no further than Members Credit Union.

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 donna@memcu.com.

Hickory - March 18, 2009

Winston-Salem - April 15, 2009

Hickory - May 20, 2009

Miscellaneous Information

- pany" tab, click on "Sponsor Rep Info" then "Need More Supplies". Our new employee packet includes a brief overview of our products and services, a membership application, and a payroll deduction form.
- *Invest In America* - Now through June 30, purchase a new GM, Chrysler, or Ford and receive a 0.25% discount off of our already low loan rates. In addition, GM and Chrysler are offering special pricing for credit union members. Check our website, www.memcu.com, for complete details.