



Update

May 2007

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

Get a Financial Health Check-Up at MCU (and be entered to win \$500!)

You visit the doctor once a year to make sure that you do not have any health problems. Don't you think you should do the same with your financial health? At Members Credit Union we do and that is why we are currently offering free financial health check-ups (with \$0 co-pay) for all of our members.



**How Long has
it Been Since
Your Last
Financial
Check Up?**

**Five minutes could
save you thousands!**

(Ask an MCU representative how you can win \$500 just by answering a few quick questions.)

www.memcu.com ♦ (800) 951-8000

A Members Credit Union financial health check-up will only take a few minutes and could save the member thousands of dollars.

During the financial health check-up we will assess the member's loan portfolio and make suggestions to the member to show how we could lower interest rates and monthly payment, possibly resulting in interest savings of thousands of dollars per year.

We will scrutinize the member's savings products at the credit union and other financial institutions and offer ways to increase dividend returns.

We will compare the member's current checking account with an MCU account and show the benefits of opening a credit union account. A Members Credit Union account offers fewer and lower fees than most other financial institutions, a FREE Visa Debit Card, FREE electronic bill pay with eBill@MCU, and FREE home banking with MCU@Home.

We will also suggest the member complete the Retirement Road Test provided by MEMBERS Financial Services to be certain enough is being saved for retirement. Richard Davis, our MEMBERS Financial Services representative, is available to consult with members about retirement planning, as well as other investment services such as mutual funds, life insurance, and trust services.

Finally, we will ask the member about any insurance needs and refer him to our partner, The Family Security Plan. They offer whole life insurance, disability insurance, and critical illness plans, all at very low premiums that can be paid through payroll deduction.

The entire financial check-up should take less than ten minutes (with no time in the waiting room) and could end up saving the member a bundle. Every member who gets a Members Credit Union financial health check-up will automatically be entered into a drawing to be held August 1, for a \$500 Visa Gift Card.

OUR ONLINE BILL PAY IS SO EASY,



even an *adult* can use it.

Get \$500 for Paying Bills!

- 1 Sign up for eBill@MCU.
- 2 Begin paying your bills the quick and secure way.
- 3 For every bill you pay, we'll put your name in a biweekly drawing for \$500.
- 4 Sit back, relax, and

Sign up today!
www.memcu.com
 May 7 to July 27
 For full details visit memcu.com.

Perhaps it's been awhile since you used eBill@MCU, our bill paying service. Or maybe you've never used it at all. Either way, here's your shot at the new and improved way of paying bills. Members Credit Union's online bill pay is so easy, even an adult can use it.

Members Credit Union

(800) 951-8000

Use eBill@MCU and you could win \$500!

Now through July 27, each time you pay a bill using eBill@MCU you are automatically entered into a biweekly drawing for \$500 cash. The more bills you pay with eBill@MCU, the better chance you have to win. The first winner will be announced on May 21, and we will draw a winner every other Monday thereafter until July 30. There are no forms to complete or entries to mail. Just pay bills the fast, secure, and easy way with eBill@MCU and you are entered. Remember, you must have an MCU checking account to use eBill@MCU.

If you have any questions about the eBill@MCU contest, please call our Member Service Department or your local branch.

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.

Hickory	Wednesday, June 13, 2007
Winston-Salem	Wednesday, July, 17, 2007
Hickory	Wednesday, August 22, 2007

Miscellaneous Information

- Need supplies? They are just a click away with our online order form that can be found at www.memcu.com. From our homepage 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 business days.
- Members Credit Union offices will be closed May 28 for Memorial Day.

- Members Credit Union now offers Carowinds adult tickets for \$32.95, a discount of \$12.00 off of the regular price of \$44.95.
- Visa Gift Cards make a great gift for high school and college graduates. You can buy gift cards in any amount between \$10-\$500 at any of our branch locations. A small processing fee of \$2.50 is charged with each card purchase.