



Update

May 2010

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

Join MCU and Save

According to the Credit Union National Association, in 2009 Members Credit Union saved its members an average of \$150 per household. Members who took full advantage of their membership saved an average of \$335. Members save money with their credit union membership in a variety of ways - fewer fees, higher dividend rates, and lower loan rates.

The credit union takes great pride in its ability to provide excellent products and services with a limited number of fees. As a not for profit cooperative what few fees we do charge are necessary to cover our costs of doing business. Unlike many other financial institutions we do not charge punitive fees just to increase our bottom line, thus saving you money.

A Member Credit Union deposit account usually offers a markedly higher dividend rate than a similar account at a bank. We also have much lower minimum threshold for account balances. For example, you can have a checking and savings account with the credit union without any fees, provided you keep \$25 in the account on the last

day of the month only. Plus, our checking account has no monthly maintenance fees or check writing fees.

You can save the most money with your credit union account by taking advantage of our low interest rate loans for new and used autos, debt consolidation, automobile refinancing, and personal loans. By using the credit union for all your lending needs you can easily save hundreds of dollars a year over a loan from a bank or finance company.

Other money saving services the credit union provides include free electronic bill pay with eBill@MCU (never buy a stamp again!), free electronic check images with our home banking product MCU@Home and our own insurance agency, MEMCU Insurance, that can save you money on all of your insurance needs.

Stop by any of our twenty North Carolina branch locations for a complete analysis of how much you can save by making Members Credit Union your one and only financial institution.

Put Your Debt in Focus

Get a better handle on your expenses by trying out our on-line budgeting and money management tool called *Debt in Focus*. Simply visit our website and click on the *Debt in Focus* icon located on the right hand side of our home page. Any employee, regardless of membership status, can access *Debt in Focus* to discover excellent tips and strategies on how to manage debt more wisely.

Working with Debt in Focus takes just a few moments. You will be asked to enter your income and debts in an easy-to-follow format. *Debt in Focus* will calculate your debt-to-income ratio, provide a debt payment schedule, and make strategic recommendations based on your financial history. Recommendations will also include links to financial services provided by MCU where it is appropriate.

Visit www.memcu.com today to get started. Put your debt in focus before debt focuses in on you.



eBill@MCU is Now Even Better

eBill@MCU has added a great new feature that makes bill paying easier than ever. Members can now have their bills sent automatically to eBill@MCU by completing a simple enrollment process for each bill that is eligible. Currently there are more than 300 payees that have agreed to participate.

The home page will have a new section for eBills summarizing the status of the members' eligible payees:

- **Due** - lists all the payees that are 5 or fewer calendar days from the presented "Due Date".
- **Received** - lists all the payees that we have collected eBill data for, but are not yet "Due".
- **Awaiting New Bill** - lists all the payees that have an eBill status of "Awaiting New Bill". The eBill status will change to "Received" when new eBill information is received.
- **Troubleshooting** - appears if the member experiences an error during the eBill setup process.
- **Sign-up** - lists all of the eBill eligible payees that are not yet set up.

"Credit Card" bills will present the following information:

- Statement Balance
- Minimum Payment Due
- Payment Due Date
- Statement Closing Date

Regular bills, such as utilities, cable or car payments, will show:

- Payment Amount Due
- Payment Due Date

All eBill history will automatically be stored for up to 84 months for your convenience.

If you would like to learn more about this new exciting feature of our free electronic bill pay service, eBill@MCU, please call our Member Service Department at 800-951-8000.

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 - May 21, 2010

Hickory - June 16, 2010

Winston-Salem - July 21, 2010

Miscellaneous Information

- Round Up Savings Account is here! Members with an MCU checking account and Visa Debit Card can have all of their Visa transactions rounded up to the nearest dollar. The difference is automatically deposited into a Round Up Savings Account. Save money every time you use your Debit Card.
- Reloadable Prepaid Visa Debit Cards are now available at all of our branch locations. Cards may be purchased for \$2.50 and reloaded with additional funds for just 50 cents.
- Carowinds tickets are available at all branch locations and on our website at www.memcu.com. Adult tickets may be purchased at our branches for \$33.99 (gate price is \$49.99).
- Discounted tickets to Emerald Pointe Wet-n-Wild Waterpark in Greensboro can be purchased from our website www.memcu.com. From our home page simply click on "Discounts" under the MCU Tools tab and follow the simple instructions.

- If you are looking for a great deal on a previously owned vehicle, look no further than Members Credit Union. Currently, we have a wide selection of cars, trucks, and SUVs to choose from, all at very affordable prices. We offer loans with no money down and 0% interest. To view our complete selection of vehicles visit www.mccucars.com or call Mike Loggins at 1-800-951-8000 ext. 128, for more information.



- The MCU Charity Golf Tournament will be held on August 20 at the beautiful Pine Brook Country Club in Winston Salem, NC. Make your plans to play today. For more information call Donna Henry at 800-951-8000 ext. 138.