



Update

November 2010

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

Holiday Skip-a-Pay

MCU is happy to offer Holiday Skip-a-Pay for the third year in a row. Once again MCU members can extend due dates on all **non-mortgage-related MCU loans** for the month of November or December.

Holiday Skip-a-Pay is **FREE** and there's no catch. We simply want to give each member the chance to enjoy one month without an MCU loan obligation to focus on what really matters most during the holidays.



Jack V. Braswell Jr.
Jack V. Braswell Jr.
President/CEO

 **Members Credit Union**

Ask your MCU Loan Officer or Branch Manager how you can take advantage of this offer!

Holiday Skip-A-Pay is Back

To make the holiday season a little brighter Members Credit Union is once again offering members the opportunity to skip either their November or December non-mortgage loan payment. Members with multiple loans can choose to skip any or all of their loan payments once, provided they are not mortgage related. The credit union does not charge a fee if the member elects to skip a loan payment. Consider it our Christmas present to you.

Because our Holiday Skip-a-Pay is an opt-in program, the member will have to call his local credit union branch, our corporate office at 800-951-LOAN (5626), or email loans@memcu.com to have a loan payment extended. Any branch manager, loan officer, or collection officer can help the member with our Holiday Skip-a-Pay offer.

Rep Luncheons Begin November 2

It is not too late to plan to join us this year at one of our sponsor representative luncheons. The luncheons are an excellent opportunity to share ideas with other MCU sponsor representatives and to discuss issues and concerns with MCU employees. Luncheons are scheduled for 11:30AM to 2PM at the locations listed below.

- Tuesday, November 2 - Winston-Salem, Cities Restaurant
- Thursday, November 4 - High Point, Austin's
- Tuesday, November 9 - Greensboro, Steak Street
- Wednesday, November 10 - Concord, Olive Garden
- Tuesday, November 16 - Hickory, O'Charley's
- Thursday, November 18 - Lenoir, Ruby Tuesday
- Thursday, December 2 - Lumberton, Ruby Tuesday

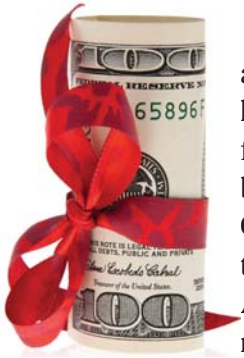
If you would like to attend, please call Donna Henry at (800) 951-8000, ext. 138, or Renee Fisher at ext 148. We will give away a \$25 VISA Gift Card at each luncheon. Each attendee will also be entered into a grand prize drawing for a \$250 VISA Gift Card from among all of the attendees of the luncheons.

We hope you can join us for lunch as a small token of our appreciation for all that you do to

promote the credit union within your company. The credit union could not succeed within our select employee groups without the hard work and dedication of our sponsor company representatives.



Start a Christmas Club now for 2011



It is difficult to start thinking about Christmas 2011 when we have yet to unwrap the presents for 2010 but, believe it or not, the best time to schedule Members Credit Union to visit your site to promote our Christmas Club Account is now. By having an enrollment now, instead of waiting until after the first of the year, you

allow your employees to save more by having a full year of deductions deposited into their Christmas Club Account.

Opening a Christmas Club Account with the credit union takes just a few moments and can be

done easily during breaks or the lunch period. While there we can also answer questions about the credit union or address concerns that your employees may have.

This year Members Credit Union delivered over five million dollars from Christmas Club Accounts to nearly 10,000 members. Members choose to either have their Christmas Club money automatically transferred to another MCU account on November 1 or members can choose to receive a check that is mailed during the first week of November.

If you would like a credit union representative to visit your facility to open new Christmas Club accounts please contact Renee Fisher at 800-951-8000 ext. 148 or reneef@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 November 17, 2010

December no training

Hickory January 19, 2011

Miscellaneous Information

- With the new Invest in America program offered by Members Credit Union, all current and new credit union members have access to valuable discount offers from companies such as GM, Sprint, CompleteTax, and DIRECTV. Visit memcu.com or lovemycreditunion.org for complete details.
- Visit MCUCars.com to see all of the previously owned vehicles the credit union has for sale. These cars can be purchased at 0% financing upon approved credit. Call Mike Loggins at 800-951-8000 ext. 128 for more information.
- MCU Scholarship applications are now available on our website at www.memcu.com. All MCU members pursuing a college degree are encouraged to apply. The deadline for completed applications is February 25, 2011.
- Need supplies? Contact reneef@memcu.com or use the order form at 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 supplies should arrive within 3-4 days.



- VISA Gift Cards can make your holiday shopping a snap. Gift Cards are available in amounts up to \$500 and can be used wherever VISA is accepted. You can purchase VISA Gift Cards at any of our 20 branch locations for a nominal fee of \$2.50 per card.
- Members Credit Union will be closed on November 11th in honor of Veterans Day. We will be closed on November 25th and 26th for the celebration of Thanksgiving.
- All MCU branches will be collecting canned food donations through November for their local food banks.
- Thanks to the extremely generous donations of our membership the credit union raised over \$10,000 for the Juvenile Diabetes Research Foundation.