



Update

November 2007

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

Not too late to attend an MCU Rep Appreciation Luncheon

You still have time to join us at one of the sponsor representative luncheons listed below. 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 following dates and locations:

Thursday, November 15 - Greensboro, Steak Street
Tuesday, November 20 - Concord, Olive Garden

Tuesday, November 27 - Hickory, O' Charley's
Thursday, November 29th - Lenoir, Ruby Tuesday

If you would like to attend, please call Donna Henry at (336) 748-4800 ext. 138. **Just for attending you will be entered into a drawing for a \$200.00 Visa gift card.** The winner will be announced December 5th. We look forward to seeing you.

Open a Christmas Club and win an iPod Touch

A Members Credit Union Christmas Club is one of the most popular accounts we offer - nearly 11,000 members saved over six million dollars in Christmas Club accounts in 2007, an average of over \$560 per account holder. We want to make sure that your employees are not left out of the Christmas Club fun in 2008, so anyone who opens a Christmas Club account will be entered into a drawing for an Apple iPod Touch.

Here is how it works - simply open a Christmas Club account by 12/14/2007 and return the entry form below to your nearest branch. The entry form may also be found on our website. Mail the form to Mem-

bers Credit Union; P.O. Box 5297; Winston-Salem NC 27113 ATTN: Apple iPod Touch Giveaway.

Already have a Christmas Club account at Members Credit Union? No problem. You can still have a chance to win the iPod Touch just by returning the entry form to us by 12/14/2007. We will announce the winner on 12/18/2007.

Now is the perfect time to invite us to visit your facility to enroll employees who would like to open a Christmas Club account or any other product that we offer. If you would like to schedule a time for us to come to your company please call Renee Fisher at 1-800-951-8000 ext. 148.

Yes! I want to Win an iPod Touch!

Member Name: _____
Mailing Address: _____
Christmas Club Contribution Per check: \$ _____

Please return by 12/14/2007 to: Members Credit Union; P. O. Box 5297; Winston-Salem, NC 27113. To be eligible for Apple iPod Touch 8GB (Retail \$299.00), entrant must have an active MCU Christmas Club Account. Winner will be notified by 12/18/2007.



A Different Kind Of Company... Where People Come First!

At **WR Starkey Mortgage**, we realize the mortgage process can be overwhelming. That's the reason we formed a different kind of company.

We believe people are the key. We pay attention to the needs of the people we serve, and strive to take the uncertainty and stress out of the home financing process and create a **Hassle-Free Loan, Competitive Rates, Quick Approval Process** and **Trusting People Who Care.**



Now Serving MCU!

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MCU Scholarship Applications

Members Credit Union Scholarship applications are now available at memcu.com, all of our branch offices, or by calling 1-800-951-8000, ext. 134. An eligible applicant for an academic or need-based scholarship must be an MCU member in good standing, and either a high school senior or currently enrolled in any post-secondary educational program. The deadline for completed applications is 2/22/2008. The scholarship recipients will be announced in May 2008.

Members Credit Union is committed to helping our members achieve their post-high school educational goals. Last year, 18 MCU members were awarded scholarships totaling \$16,500. Since the inception of our scholarship program in 1996, Members Credit Union has awarded 120 members scholarships worth \$88,750.

Fraud/ID Theft Training

Members Credit Union is pleased to offer fraud and identity theft training at your company free of charge. This hour-long seminar will provide your employees with valuable tips on how to protect their identity, as well as the red flags to watch for to avoid becoming a victim of fraud. The seminar will also outline the steps to be taken should you become a victim of one of these crimes.

The credit union's Security Officer, Rob Semar, will conduct these classes at your convenience. If you are interested in scheduling a fraud/ID theft seminar, please contact Reneé Fisher at 1-800-951-8000, ext. 148 or email her at reneef@memcu.com, or call Rob directly at 1-800-951-8000, ext 133.

Miscellaneous Information

- Members Credit Union will close for Christmas at 12:00 on December 24 and reopen at 8 AM on December 26. We will close for New Year's Day at 3 PM on December 31 and reopen at 8 AM on January 2, 2008. We wish you a safe and happy holiday season.

- Make Christmas shopping simple this year with Visa Gift Cards. Visa Gift Cards are available in all of our branch office locations. You may purchase cards for amounts between \$10 to \$500. There is a \$2.50 fee for each card purchased.