



Update

November 2009

*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 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.

Holiday Skip-a-Pay
MCU's Economic Stimulus Package

We want to fill your holiday season with family, friends, and joy - not financial worry. So, we came up with the MCU Holiday Skip-a-Pay program to offer extensions on all **non-mortgage related MCU loans** for the month of November or December.

One month without a loan obligation. No Fees. No Catch. Just another way your credit union is looking out for you!

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

 **Members Credit Union**
www.memcu.com

Call 800-951-LOAN (5626) to find out how you can take advantage of this offer!

Enterprise/MCU Promotion

Through the month of November Enterprise Used Car Sales and MCU have teamed up to offer our members a great deal. Any member who purchases a vehicle from Enterprise and takes advantage of MCU's low used auto loan rates will receive a free 32 inch HDTV television courtesy of Enterprise. As an added incentive Enterprise will allow an extra \$500 over the Kelly Blue Book for any vehicle that is traded in at the time of purchase.

Call any MCU loan officer at 1-800-951 LOAN (5626) to get pre-qualified for an auto loan. For complete details about the promotion and to find the Enterprise location nearest you please visit www.memcu.com.



Rep. Appreciation Luncheons

It's not too late to plan to join us for our annual 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 3 - Winston-Salem, Cities Restaurant
 Thursday, November 5 - High Point, Austin's
 Tuesday, November 10 - Greensboro, Steak Street
 Thursday, November 12 - Concord, Olive Garden
 Tuesday, November 17 - Hickory, O'Charley's
 Thursday, November 19 - Lenoir, Ruby Tuesday
 Thursday, December 3 - 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 look forward to seeing you.

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 dannah@memcu.com.

Hickory - November 18, 2009
 No Training Session in December

Miscellaneous Information

- Members who have chosen to have their Christmas Club funds transferred to their MCU Savings or Checking account will have access to their money on November 1. Members who have opted to receive a Christmas Club check should receive their check in the mail by November 10.
- Members Credit Union has academic and need based scholarships available for 2010-2011 school year. For additional information visit www.memcu.com.
- Visa Gift Cards make perfect gifts for the upcoming holiday season. Gift cards can be redeemed at any location that accepts Visa and may be purchased at any credit union branch in amounts from \$10-\$500. There is a small fee of \$2.50 for each card.
- Members Credit Union currently has a number of previously owned vehicles for sale. We offer these vehicles at 0% financing (with credit approval, of course) with no down payment required. To view a list of available vehicles visit MCUCars.com.
- If you would like a review of your employees participation with Members Credit Union please call Donna Henry at ext. 138. We have a wealth of information we can share with you. For example, we can determine how many employees have joined during the year or how many of your employees have a payroll deduction with Members Credit Union. Simply tell us what you would like to know and we will prepare a customized report for you.
- Save time and money by paying bills the easy way with eBill@MCU. All you need to get started is an MCU checking account and a computer. Go to www.memcu.com and click on eBill@MCU for a quick demo of the product.
- We will be closed November 11 in honor of Veteran's Day and November 26 and 27 for Thanksgiving.