



Update

November 2008

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel
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Announcing MCU's Holiday Skip-a-Pay

Members Credit Union is pleased to announce our Holiday Skip a Pay offer - call it our own little Economic Stimulus Package to help our members during the holidays. We understand that times are difficult and a little extra money could come in handy at this time of year. That is why we have decided to offer our Skip-A-Pay program.



Here is how it works: Any member who has a non-mortgage related loan at MCU may choose to skip either the November or December loan payment. A member with multiple loans at the credit union may choose to skip one payment on any or all of the loans.

To take advantage of this great offer the member can contact any branch manager or loan officer, call 800-951-LOAN (5626) or email us at loans@memcu.com. Members should email their name, address, and phone number so they can be contacted by a credit union employee. Please do not email account numbers or social security numbers.

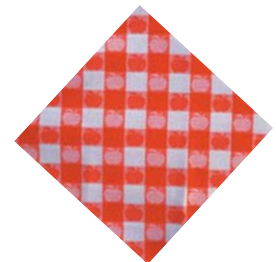
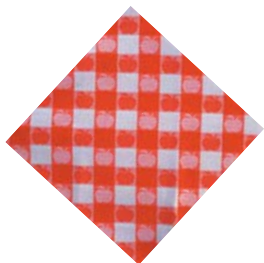
We want your holiday season to be filled with family, friends, and joy - not financial worry. Just another way your credit union is looking out for you. Happy Holidays from MCU!

It's Not Too Late to Join Us For Lunch

Please plan to join us this year 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.

Wednesday, November 12 - Greensboro, Steak Street
Thursday, November 13 - Concord, Olive Garden
Tuesday, November 18 - Hickory, Kobe's
Thursday, November 20 - Lenoir, Ruby Tuesday
Thursday, December 2 - Lumberton, Black Water Grille

If you would like to attend, please call Donna Henry at (800) 951-8000, ext. 138, or Renee Fisher at ext 148. We hope that you can attend and we look forward to seeing you.



Kernersville Now Open

Our newest Members Credit Union branch is now open at 1407 HWY 66 South in Kernersville. The office hours are Monday through Friday 8 AM to 5 PM. The telephone numbers are 336-993-3059 or toll-free 866-244-0857.

You are cordially invited to our grand opening celebration from 11 AM to 3 PM on Friday, November 21, highlighted by a ribbon cutting at noon with local dignitaries and members of the credit union's Board of Directors. We will have lots of food, holiday music, credit union giveaways, and a visit from Santa Claus. We hope to see you there!



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.

Christmas Club Checks

Christmas Club checks were mailed on November 5th. Members who had less than \$100 in their Christmas Club account will not receive a disbursement check. Members who do not receive their mailed Christmas Club check by November 12th may call the credit union to have a check reissued. Checks will not be reissued before November 12th.

Members with an automatic transfer of their Christmas Club account to an MCU saving or checking account received their Christmas Club funds on November 1, regardless of the amount in the account.

For those employees that do not have a Christmas Club account now is the perfect time to start. By opening a Christmas Club this month you have the benefit of a full year of deductions funding the account. If you would like us to visit your facility to enroll interested employees into our Christmas Club account please call Renee Fisher at 800-951-8000 ext. 148.

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 19, 2008
Hickory - January 14, 2009

Miscellaneous Information

- Visa Gift Cards make wonderful Christmas gifts and are available at all of our branch locations. Cards may be purchased in any amount between \$10-\$500. There is a \$2.50 fee per card. If your company would like to purchase a large number of cards as holiday gifts for employees, please place your order by December 1, so we will have ample time to fill your request.
- MCU currently has a number of previously owned vehicles for sale. We offer these vehicles at 0% financing (upon credit approval, of course) with no down payment required. To find out more about our available vehicles visit MCUCars.com or call 800-951-8000 ext. 271.
- Scholarship applications for the 2009-10 school year are now available on our website at www.memcu.com. Under the "Tools" tab click on "Forms" then "Scholarship Application." You may also receive an application by calling 800-951-8000 ext. 134. The deadline for completed applications is February 20, 2009. You must be a Members Credit Union member to apply.
- Congratulations to Crystal Spillman of High Point Hospice who is the last winner of our \$100 gift card drawing. On November 17 we will draw from among all of the sponsor representatives who invited us for an enrollment during the year. The lucky winner will receive a \$500 Visa Gift Card.