



# Update

October 2007

*Published Monthly for Members Credit Union Reps and Other Key Sponsor Personnel  
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## *Don't Miss This Year's MCU Rep Appreciation Luncheons*



Please plan to join us for our annual sponsor representative luncheons this year. 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 1 - Winston-Salem, Bleu Restaurant  
Wednesday, November 7 - Lumberton, Black Water Grille  
Tuesday, November 13 - High Point, Chop House  
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.

## Christmas Club Checks

Christmas Club checks will be mailed the first week of November and members should expect to receive their checks by November 10. Members who chose to have the funds in their Christmas Club automatically transferred to their MCU savings or checking account will be able to access their Christmas Club money on November 1.

It is never too early to start a Christmas Club account for next year. The sooner you open a Christmas Club, the more money you can save for next year's holiday season. Saving just \$10 a week will grow to more than \$500 in just one year.



## Christmas Loans

Just in case you need a little extra money this year for the holidays, Members Credit Union offers Christmas Loans at a low fixed rate of 14.75% APR. You may borrow up to \$10,000 with a term of just 11 months, so the loan is paid off before next Christmas.

To apply for a Christmas Loan please visit your local branch office, call PhoneLoan at 1-800-951-5626, or you may apply online at [www.memcu.com](http://www.memcu.com). We will process your loan request and give you an answer within 24 hours, usually less!

## Free \$20 Gas Card

Get Your  
**FREE**  
**\$20.00**  
Shell Gift Card\*



You can receive a free \$20 Shell Gas Card just for visiting one of the automobile dealers that are participating in our *AutoPerks* loan promotion. You are under no obliga-

tion to buy a vehicle or even take one for a test drive. Just for stopping by the dealership you will receive the free gas card. If you decide to purchase a car or truck from one of these dealers and finance it at Members Credit Union you will receive a free \$200 Visa Gift Card, as well as a great low rate (as low as 6.00%APR!) on your loan.

For a list of participating dealers, please visit our website and click on the *AutoPerks* link in the bottom right hand corner of our homepage.

## 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.

Classes are free and run from 10:00 a.m. to 1:00 p.m., and lunch is provided. You can reach Donna at 800-951-8000, ext. 138, or [donnah@memcu.com](mailto:donnah@memcu.com).

The last training sessions of the year will be in Hickory on Wednesday, October 17th. Training sessions will resume in January 2008.

## Miscellaneous Information

- Need supplies? They are just a click away with our online order form that can be found at [www.memcu.com](http://www.memcu.com). From our homepage under the "Sponsor Company" tab click on "Sponsor Rep Info" then "Need More Supplies?" Complete the online form

and click "Send Request." Your requested forms should arrive within 3-4 days business days.

- Members Credit Union will be closed Monday, November 12, in observance of Veterans Day.