



Update

October 2011

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

Rep Luncheons Begin November 3



Thursday, November 3 - Winston-Salem, Cities

Tuesday, November 8 - High Point, Austin's

Thursday, November 10 - Greensboro, Steak Street

Tuesday, November 15 - Concord, Olive Garden

Thursday, November 17 - Hickory, O'Charley's

Thursday, December 1 - Lenoir, Ruby Tuesday

Tuesday, December 6 - 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.

Debit Card Fees - Not at MCU!

Recently many financial institutions have begun to charge their customers a monthly fee for using their Debit Card to make everyday purchases at retail outlets. Most notably Bank of America and SunTrust have already instituted a \$5 per month Debit Card fee. Wells Fargo is testing a \$3 per month fee in several of their markets.

Members Credit Union, as you would expect, has not followed in the footsteps of the bank behemoths on this issue. MCU members can use



their Visa Debit Card as often as they like to make purchases or withdraw money from an ATM with no fee incurred from the credit union. Our Visa Debit Card, just like our checking account, is fee free. The only fee you may be charged would be from the ATM operator. That is why we recommend that you use credit union operated ATMs such as CashPoints that do not assess a surcharge. A surcharge free

ATM locator can be found on our website memcu.com under the "Locations" tab.



Holiday Skip-A-Pay

For the fourth consecutive year Members Credit Union's democratically elected Board of Directors has decided to offer Holiday Skip-A-Pay to our members. Holiday Skip-A-Pay allows our members to skip any non-mortgage related loan payment for the month of November or December. Members with multiple loans can choose to skip all of their loans in one month or they may choose skip some loans in November and the rest in December. However, the member can choose to skip each credit union loan only once.

To take advantage of our Holiday Skip-A-Pay offer contact your local branch office.

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 - October 19, 2011

Hickory - November 16, 2011

No Training in December

Miscellaneous Information

- Remember to call us if you are having a benefits fair before year-end. We will be happy to participate and explain the many benefits of the credit union to your employees.
- Get a loan fast and easy by calling our PhoneLoan service at 800-951-5626. Our loan officers can take your application right over the phone and usually have an answer to your request in just a couple of hours. Not near a phone? Apply online at memcu.com.
- MCU branches are collecting deactivated used cell phones for the Cell Phones for Soldiers project. The money earned from recycling the used cell phones will go to purchase prepaid phone cards for our troops serving overseas.
- MCU Scholarship Applications for credit union members who will be full time students for the 2012-2013 school year are now available on our website or you may call 800-951-8000 ext. 134, to have an application mailed to you.

Members Credit Union

P. O. Box 5297

Ashley's Mortgage Minutes



I have lots of good news to share with you this month!

Interest Rates are at an all-time low. Re-financing your current mortgage at these low rates could save you thousands of dollars over the life of your loan. You may even be able to turn a 30yr mortgage into a 15yr mortgage! Please call me and I'll be happy to look at your current loan and help you decide if refinancing is right for you.

North Carolina Housing Finance Agency has increased the income limits for first time homebuyers. If you have never owned a home, or it's been at least three years since you've owned a home - these programs (some with down payment assistance) from NCHFA can be the perfect loan for you.

You can now apply online!

www.loanbyashley.com

Ashley McKenzie-Sharpe

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*I look forward to working with you all,
Ashley*

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