



Update

September 2007

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

MCU Wherever You Are

As long as you have a computer or a telephone you can access your Members Credit Union account. With TELL-COM, our automated telephone response system, you can check account balances, transfer funds between products, find out which checks have cleared your checking account, request a check to be sent to your home address and much more. TELL-COM is toll free at 1-800-951-4808 and is available 24 hours a day.

MCU@Home, our online home banking product, also allows you to check account balances and transfer funds. In addition, with MCU@Home you can print images of checks that have cleared your checking account and set up account alerts to inform you, by an email to your computer or cell phone, when occurrences

such as your paycheck is deposited to your account or a specific check number or check amount clears your account. You can also send secure messages to the credit union via MCU@Home.

If you have yet to use our electronic account access products why not give it a try? All you need is your account number and your personal identification number (PIN). If you have never accessed MCU@Home or TELL-COM before, your PIN, by default, is the last four digits of your Social Security number. You will be prompted to change your PIN the first time you use either TELL-COM or MCU@Home.

Should you have any questions about our electronic accounts, please call our Member Service Department at 1-800-951-8000.

New Mortgage Partner WR Starkey

Members Credit Union is pleased to announce that we have partnered with WR Starkey Mortgage to be our new mortgage provider. WR Starkey offers a full line of first mortgage products, a hassle free loan process, and extremely competitive rates. Our mortgage representatives in Hickory, Winston-Salem, and Greensboro remain the same. They are ready to assist members in finding the home financing program that will precisely fit their needs.

To learn more about our mortgage products please call us at one of the numbers below.



Ashley McKenzie-Sharpe
Nicole Carson
Brian Whitesell

Winston-Salem
Hickory
Greensboro

(336) 748-4599 or (800) 951-8000, ext. 190
(828) 324-5552 or (866) 247-1675
(336) 856-0243 or (866) 868-3018

Wii Winners

The three lucky members who won Nintendo Wiis in our Super Summer Savers contest were Andrew Louya of Lexington, Madison Hendrix of

Lenoir, and Brandy Chaney of Valdese. Thanks to all of our young members who joined our Super Summer Savers Club this summer.



Andrew Louya



Madison Hendrix



Brandy Chaney

Free Life Insurance on Savings/Unsecured Loans

One of the many benefits of a Members Credit Union Regular Savings account is that we provide free life insurance on the account up to \$2,000. In the event of the death of the primary account holder of a Regular Savings account, the credit union will match the amount in the account at time of death, up to a maximum of \$2,000. There is no form to complete or medical exam to take. The credit union automatically provides this insurance as a benefit to our members.

Additionally, the credit union provides, at no cost to the member, credit life insurance up to \$10,000 on all unsecured loans, excluding our Debt Consolidation Loan. In the event of death of the primary member the credit union will pay off the balance of the loan.

Some restrictions do apply, so please contact your local branch or our corporate office for complete details about our life savings and/or credit life insurance.

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.

Winston-Salem	Wednesday, September 19
Hickory	Wednesday, October 17
Winston-Salem	Tuesday, November 13

Miscellaneous Information

- Need supplies? They are just a click away with our online order form that can be found at 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.

- The schedule for our annual luncheons to thank all of our sponsor companies representatives for their help throughout the year will be announced soon. We hope that you will be able to join us. It is a wonderful time to learn what is new at the credit union and for you to tell us about any problems or concerns that you may have.