

**Check Us Out BEFORE You Buy Your Next Car or Truck!**

**Check out our rates BEFORE you buy!**

We can even **PRE-APPROVE** you for a certain dollar amount, so you are ready when you find your next car or truck!

Remember, when you go to a dealership tell them "I want my loan to go through Members Credit Union!"



**Holiday Helper Loans are Back!**

Need cash for the holidays? We are bringing back our popular Holiday Helper Loan now available through January 31, 2011. This loan is GREAT for cash for the holidays.

Our rate is set this year at 5.90% APR (Annual Percentage Rate). \* Come in today so you can shop early and be ready to celebrate CHRISTMAS!

\*Some restrictions may apply. See us for details.

**Columbus Day - October 11, 2010 - CLOSED**  
**Thanksgiving Day - November 25, 2010 - CLOSED**  
**Christmas Day - December 25, 2010 - CLOSED**  
**New Year's Day - January 1, 2011 - CLOSED**

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**Notice of Upcoming Board of Directors Election**

Our credit union is operated under the direction of a Board of Directors consisting of nine members. These directors are elected from the membership of the credit union.

At the 2011 annual meeting to be held on February 27, 2011 there will be three terms expiring. A nominating committee will submit at least three names to the membership at that meeting for election.

Any member may submit in writing to the committee an interest in being considered for nomination. A letter of interest should be sent to the following: Nominating Committee, Members Credit Union, P.O. Box 795, Traverse City, MI 49685-0795 not later than December 1, 2010.

Other nominations may be made by submitting a nominating form containing at least 300 signatures of qualified members.

A nominating form may be obtained by contacting the main office of the credit union at 800-765-0110 ext 2118. The completed forms must be filed with the President/CEO at least 30 days prior to the annual meeting, which is scheduled for February 27, 2011.

There will be no nominations from the floor.

**From the Board Chairman**

The Board of Directors would like to encourage all of you that are interested to run for a Board position to submit your letter of interest to the nominating committee today. This will allow time to discuss the responsibilities of a Board of Director position. It is an honor to serve our membership in this role.



**Thinking of Snowmobiling Fun This Year?**

If you really like to be outside and enjoy the winter months, maybe this is the year for a new snowmobile!

With an interest rate of only 7.50% APR (Annual Percentage Rate) for snowmobiles this year,\* this might be a GREAT present for you and your family to move to a whole new level of winter entertainment.

You can apply in many different ways. If you live outside Traverse City you may stop by your nearest branch. In Traverse City, you can stop by our Traverse City Lending Center. Or, call us locally at 929-2010 or (800) 765-0113.

To apply online, visit: [www.memberscu.com](http://www.memberscu.com).

\*Some restrictions may apply. See us for details.



## FINANCIAL SERVICES

Members Credit Union has all of the services you need to access cash and make purchases on a daily basis.

### Checking

- Member Junior Checking  
(available to Members 15–17 years of age)
- Member Checking
- Direct Checking
- Interest Checking
- Mature Checking

Add one or ALL of the following options to create your "Total Solution".

- Transfer from your share accounts to your checking account for no charge
  - Overdraft Line of Credit \*\*
  - Overdraft Privilege\*\*
- \*\*Must qualify for these services

### eBanking Options

Customize your accounts to meet your specific needs with free 24-hour complete access to your Members Credit Union accounts through:

- Free Debit Card
- Free Bank-by-Phone access (Phone Audio Teller)
- Free PC Banking access (Members Anywhere Teller)
- Electronic Bill Payments (Members Bill Pay)

### Share (Savings) Accounts

Members Credit Union offers convenient options to meet your savings needs. All Members Credit Union Share Accounts feature:

- Dividend earnings
- Bank by Phone access
- On-Line Banking access

Choose from:

- Regular Share Account
- Christmas Club Account
- Vacation Fund Account
- Daily Dividend Shares

### Loans

Whether in person, by phone or on-line, you'll find applying for a loan simple and convenient. Many applicants can receive pre-approval status.

#### Auto Loans

Home Equity Loans  
Home Equity Line of Credit  
Mortgages

#### Personal Loans

- Additional Loan Options
- RV Loans
  - Motorcycle Loans
  - Manufactured Home Loans for both park and private properties

### Visa and MasterCard

Increase your purchasing power with a VISA or MasterCard from Members Credit Union

- VISA Platinum and Platinum MasterCard
- VISA Gold and Gold MasterCard
- VISA Classic and MasterCard Classic
- ALL with No Annual fee and competitive rates

For additional product details and rates, visit our website at [www.memberscu.com](http://www.memberscu.com) or stop in any office or call (800)765-0113.

### Investments

- Certificates of Deposit
- Money Market Account
- Individual Retirement Accounts (IRAs)

### Online Service

- Online Banking
- Members Bill Pay
- e-Statements
- e-Notices

### Signature

#### Verification Services

- Notary Services at every location
- Medallion Signature Service available for securities transfers



Members Credit Union partners with Advanced Financial Group, Inc.\*

Randy Brothers and Rick White, financial advisors with Advanced Financial Group, are working with the credit union to provide investment services and financial planning to all Members Credit Union members. Contact Randy or Rick at (231) 922-8993.



Randy Brothers (L) and Rick White (R) are financial advisors.

\* The consultants of Advanced Financial Group, Inc. offer securities and insurance products through LPL Financial, Member FINRA/SIPC. Not NCUA insured. No Credit Union Guarantee. May Lose Value.



## Holiday Hours

### Christmas Eve

Friday, December 24, 2010

Drive Thru's **only** will be open.

US 31 and Hastings  
7:00 a.m. – 1:00 p.m.

Kalkaska, Mancelona,  
and Manistee offices

8:00 a.m. – 1:00 p.m.

### New Year's Eve

Friday, December 31, 2010

Drive Thru's **only** will be open.

US 31 and Hastings  
7:00 a.m. – 1:00 p.m.

Kalkaska, Mancelona,  
and Manistee offices

8:00 a.m. – 1:00 p.m.



## Merry Christmas Greeting

Since our next newsletter will not go out until after the New Year, we would like to give you this thought.

Merry Christmas and  
Happy New Year! May 2011 be  
your best year ever!

Members Credit Union



## QUARTERLY

Fall 2010



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## CONTACTS

MAILING ADDRESS  
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[www.memberscu.com](http://www.memberscu.com)

MAIN OFFICE  
(231) 929-2000  
(800) 765-0110

TRAVERSE CITY LENDING CENTER  
(231) 929-2010  
(800) 765-0113

MORTGAGE CENTER  
(231) 929-2020  
(800) 765-0113

LOAN PHONE CENTER  
After Hours and Weekends  
(866) 632-8238

BEAUMONT OFFICE  
(231) 929-2007

SOUTH AIRPORT OFFICE  
(231) 929-2010

HASTINGS OFFICE  
(231) 929-2014

MANISTEE OFFICE  
(231) 723-8303

MANCELONA OFFICE  
(231) 587-9133

KALKASKA OFFICE  
(231) 258-1103

PHONE AUDIO TELLER (PAT)  
(231) 947-3333  
(800) 445-5728

SAVINGS AND LOAN RATES  
(231) 932-5290