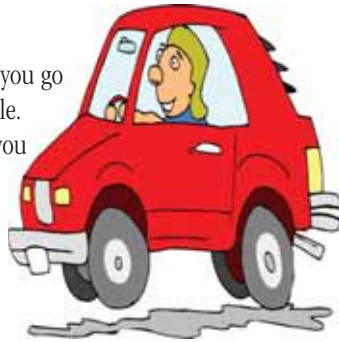


Get Pre-approved for Your Next Vehicle

Know what your budget is before you go out searching for your next vehicle. We want to help you know what you can qualify for before you get to the dealers.



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

New Office

We are pleased to announce that our Beaumont office is moving to a new location at 3939 W. Front Street in Traverse City late summer 2012. Our current office has served us well since 1967, first as our main office, and as we grew it later became a branch office. It has been sold but will remain open until construction on our new office is completed. The new location will benefit our membership by bringing added visibility, better handicap accessibility, and an ATM. We are excited to continue to give you the service and convenience you expect at our new facility. Visit our website for updated information.

- Columbus Day - October 10, 2011 - CLOSED**
- Thanksgiving Day - November 24, 2011 - CLOSED**
- Christmas Day - December 25, 2011 - CLOSED**
- Observed - December 26, 2011 - CLOSED**
- New Year's Day - January 1, 2012 - CLOSED**
- Observed - January 2, 2012 - 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 2012 annual meeting to be held on February 26, 2012 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, 2011.

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 26, 2012.

There will be no nominations from the floor.



Winter Fun!

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 of 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 long distance (800) 765-0113.

To apply online, visit: www.memberscu.com. Enjoy the trails!

*Some restrictions may apply. See us for details.

Shoulder Surfing

While you are paying for your groceries, filling out a form, or using your ATM card, another person may be “shoulder surfing” to gather your personal information. Shoulder surfing happens when a person sees and quickly memorizes your personal information to use as his or her own. It can be done by looking directly over your shoulder or from a distance with binoculars or other devices.

Shoulder surfing can be prevented with some basic precautions.



- Block the view of your paperwork, your credit or debit card, or the keypad by moving your body or hand.
- Have your credit or debit card ready when you are at the register. The longer it takes to search for your wallet or right card, the longer others can see the contents and you run an increased risk of other vital pieces of information falling from your purse or wallet.
- Never carry your Social Security card.
- Respect your hunches. If something doesn't seem right or someone is standing too close, move away or pause. The most important way to prevent shoulder surfing is to be alert and aware of your surroundings at all times.



Holiday Helper Loans are Back!

Need cash for the holidays? We are bringing back our popular Holiday Helper Loan now available through January 31, 2012. 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.



Merry Christmas Greeting

Our next newsletter comes out next year and we didn't want to miss wishing you a Merry Christmas and Happy New Year! May your 2012 be full of Joy and Prosperity!

Members Credit Union



New Home Banking!

Early in 2012 our home banking product is getting a new look! One of the new features we are excited about allows you to customize the main screen so you can see the information you want more quickly. Over the next few months, we will be putting information on our website and in the offices to keep you informed on the date of this update.

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.



Fall 2011



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(800) 765-0110 Long Distance

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(231) 929-2010
(800) 765-0113 Long Distance

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

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)
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