

## Account Verification

Our Internal Auditor will randomly be selecting members who have closed an account or have had activity on a dormant account. A verification form will be used to confirm the closure or activity on the account is accurate. If you have any questions, please contact our Member Services Department at 231-929-2000 or toll free at (800) 765-0110.



## Invest in America's Member Rewards

Members Credit Union is proud to participate in Invest in America, a discount program that brings credit union members valuable savings on purchases like flowers and gifts, vacations, satellite TV, medical and lifestyle products and more.

Discover the companies with exclusive credit union member discounts and how much you can save at:  
[www.lovemycreditunion.org](http://www.lovemycreditunion.org).

**Labor Day - September 5, 2011 - CLOSED**  
**Columbus Day - October 10, 2011 - CLOSED**

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## E-Statements and E-Notices

Everyone these days is finding ways to conserve our planet. Two ways you can do your part is to sign up to accept e-Statements and e-Notices. This will help the credit union reduce paper and ink consumption.

Here are some of the ways e-Statements and e-Notices benefit you:



- E-Statements and e-Notices are secure for your protection. Since your information is not going through the U.S. Postal Service, there is no chance for theft from your mailbox.
- Our e-Statements and e-Notices are held on a secure website that you access and can view online or save to you computer for later reference.
- You can access up to 24 months of previous statements for free!
- No more paper statements to keep secure at home.
- You can get your e-Statements and e-Notices faster than by mail.
- You can choose to print out your statements or notices if needed and avoid having to store all of them in paper form or come to the credit union for copies.

## Planning to Remodel or Buy a New Home?

If so, contact our Mortgage department at 929-2020 or (800) 765-0113 TODAY and find out how we can help you with your dream!

## Moving? Tell Us!

If you are moving or have already moved, don't forget to change your address with the Credit Union to avoid a \$1.00 returned statement fee.

We do our best to keep our records up-to-date and we appreciate your help!

## Have a Heart, Pack the Park!



This year we decided to do something a little different to help raise funds for the Children's Miracle Network (CMN). We are sponsoring a Beach Bums Family FunDay Sunday game at the ballpark on Sunday, July 24. If you purchase a ticket voucher for the game from us at the same price as if purchased at the ballpark, a portion of your ticket price will be donated to CMN. Just take your voucher to the game and exchange it for available seats.

Adult Chairback vouchers are \$10.00  
Kids Chairback vouchers are \$5.00 if purchased with an adult voucher.

Let's help our children and pack the park! Stop by any of our offices and purchase your ticket vouchers today. Donations will also be accepted at the game.

## Whose Credit Card is Better?

Tired of credit card companies offering low starter rates and later raising them? Fees, fees, and more fees?

### COMPARE THEM TO OUR CREDIT CARD PROGRAM!!

We offer SEVERAL credit card programs with COMPETITIVE RATES, NO ANNUAL FEE, and LOCAL SERVICE. Simply complete this Request form and mail it to us or stop by one of our convenient locations. Why go anywhere else? Transfer your current balance today!



## MCU VISA REQUEST FORM

(PLEASE PRINT LEGIBLY)

AMOUNT REQUESTED \$ \_\_\_\_\_

NAME <sup>(PLEASE PRINT)</sup> \_\_\_\_\_

SOCIAL SECURITY # \_\_\_\_\_

HOME PHONE \_\_\_\_\_

WORK PHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE/ZIP \_\_\_\_\_

YEARS AT CURRENT ADDRESS \_\_\_\_\_

RENT  OWN  LIVE

EMPLOYER \_\_\_\_\_

DATE OF HIRE \_\_\_\_\_

GROSS MONTHLY INCOME \_\_\_\_\_

OTHER MONTHLY INCOME \_\_\_\_\_

SIGNATURE\* \_\_\_\_\_

\* I authorize Members Credit Union to obtain credit reports in connection with this application for credit or any update, renewal or extension of the credit received.

## Almost \$4,100 Raised for Kids!

During the months of April and May, Members Credit Union participated in raising money for the Children's Miracle Network (CMN). Together, we were able to raise \$4,098.69 for the kids and their families.



Your support literally means the difference between life and death for some of these

children. Thank you for caring enough to support Children's Miracle Network another year.

## Easy Home Improvement Financing!

With summer comes projects for your home. It could be a new deck, new roofing or maybe a new storage barn.

Whatever your project, come and see us for your project finances. Our friendly and knowledgeable staff will help you find the best way to meet your financial needs. Contact one of our loan staff TODAY and be ready for your project!

## Ready for Life on the Water?

Wouldn't you like to experience life on the water? NOW is a great time to invest in a new boat or personal watercraft! When you do, remember that Members Credit Union helps families finance their dreams.

Call or stop by any of our offices or contact the loan center at (231) 929-2010 or (800) 765-0113 or apply at [www.memberscu.com](http://www.memberscu.com). Happy Boating!

## Change in Fees - Effective July 1, 2011

New wire transfer fee charges will be:

Domestic Wires —	OUT -	\$15.00
Foreign Wires —	OUT -	\$30.00
Share-to-Share —	OUT -	\$ 5.00

## Internet E-mail Scam Alert!

We want to remind you that we will NEVER contact you asking for personal information about you or your accounts via e-mail. This is another scam that criminals are using to take money from innocent people.

If you receive any of these types of e-mails, NEVER provide the information requested. Delete the e-mail or forward them to [spam@uce.gov](mailto:spam@uce.gov), so the Federal Trade Commission remains aware of the problem's scope.



## QUARTERLY

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## CONTACTS

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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