

CEO's Corner

On February 27, we gathered at the Elks Club in Traverse City for our 57th Annual Meeting. Members had a chance to mingle and enjoy an excellent meal, followed by the business meeting. We reviewed the progress of the credit union in 2010, talked about the economy and where we are today, and shared our outlook for 2011. The three vacancies on the Board of Directors were filled this year by Duane Brege, Anne Hooghart, and Roy Swiatlowski.

As a thank you for attending the meeting, this year everyone received a lunch bag with a bag clip, night light, memo pad and a pen. We also had a number of drawings. Ten members won \$20 in cash, eight members won \$25 car wash booklets, nine members received \$50 gas cards and one lucky member won our Grand Prize – a 32" flat screen TV with an accessory kit!

We appreciate those who were able to attend this year and hope that you will come again next year. Make your plans now to attend the 58th Annual Meeting in 2012!



CEO – Daniel Witkowski

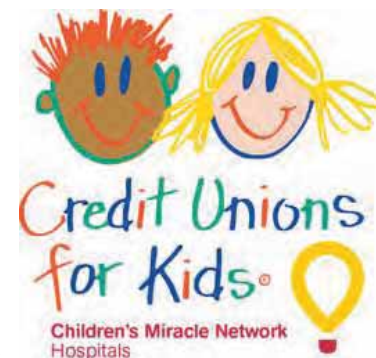
**Children's Miracle Network
– Help Meet the Need!**

From now until June 1, Members Credit Union will be raising funds for Children's Miracle Network (CMN). Your donation will support Helen DeVos Children's Hospital in Grand Rapids, Michigan.

Although Helen DeVos Children's Hospital is in Grand Rapids, it is a referral center that serves children with special needs in our six county area. Helen DeVos Children's Hospital has more than 100 physicians in 40 pediatric specialties and subspecialties. There are more than 150,000 outpatient visits and more than 8,000 inpatient admissions each year including 1,200 babies in one of the nation's largest neonatal centers.

For a one dollar donation, you will have your name placed on a display. For a donation of two dollars or more, you will have your name placed on the display and you'll receive a CMN bracelet!

Many local children and their families have been cared for with compassion, excellence and innovation at Helen DeVos Children's Hospital because of your support. Make your donation today at any of our branches. Thank you.



2010 Service Awards ★★★★★★★

TWENTY YEARS

- Lissa Sizen
*Branch Manager,
Mancelona*
- Tammy Short
*Internal Auditor /
Compliance Officer*
- Michele Revolt
Loan Supervisor

FIFTEEN YEARS

- Amy Williams
Teller, US 31
- Lisa Denham
*Member Service
Supervisor*
- Val Arnold
*Vice President of
Accounting*

TEN YEARS

- Dana Stoudt
*Assistant Branch
Manager, Mancelona*
- David Thompson
Marketing Assistant
- Gayle Peterson
Teller, Hastings
- Arlene Velderman
Supervisor, Beaumont
- Rex Bulgrien
*Vice President of
Marketing
and Member Service*
- Sharon Thomas
Senior Teller, US 31
- Carol Hickerson
Teller, Hastings

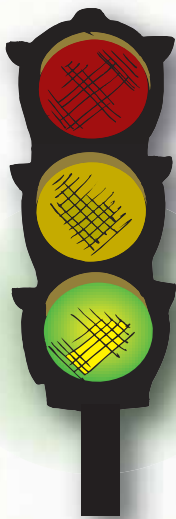
- Karen Maas
Card Service Clerk
- Marla Picardat
*Assistant Branch
Manager, Manistee*
- Lori Kolbusz
*Part Time Teller,
US 31*
- Susan Jones
Loan Clerk
- FIVE YEARS**
- Reba Ballard
*Closing Teller,
South Airport*
- Patti Amore
*Senior Teller,
Kalkaska*

CALENDAR

Memorial Day, May 30, 2011 - CLOSED
Independence Day, July 4, 2011 - CLOSED

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GREEN LIGHT LOANS

NEW for this year!
You could TRIPLE your gas card reward!

Green Light Loans are BACK!

Now through June 30, 2011, you could earn up to \$50 in Gas Cards and ¼%* off with any secured installment loan (auto, truck, boat, RV, trailer, etc.), revolving line of credit advance, or Members Credit Union Credit Card cash advance of \$5,000 or more. Here's how:

- If you have or sign up for any two relationship products** along with a qualified new loan, you could receive a \$25 gas card.
- If you have or sign up for any three relationship products** along with a qualified new loan, you could receive a \$50 gas card.
- If you have or sign up for any four relationship products** along with a qualified new loan, you could receive a ¼% discount* on the new loan as well as a \$50 gas card.

**Relationship product choices:

Members Credit Union Credit Card
Members Credit Union Debit Card
Loan transfer to us from another financial institution
Home Banking with e-statements and e-notices.

For complete details, check out our website at www.memberscu.com or contact our Traverse City Lending Center located at 3323 South Airport Road W. or call us at 929-2010 or toll-free (800) 765-0113.

*Installment loans only. Some restrictions may apply.

Spring is ALMOST HERE!!

With spring coming so do projects for your home – projects we may be able to help finance for you. So, get ready for that new deck, new roofing, or maybe a new storage barn.

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!

Members Goes Mobile!

Checkout the new mobile version of our website, which will allow you to find our current rates, hours of operation, your account balances and more! Due to the various types of mobile devices we have decided to provide two mobile banking formats. Each mobile banking site will have a different look depending on your device. View each format and make your choice. No matter if you are on vacation, at a car dealership, or at the grocery store, use this service to keep informed.

Celebrate Spring at Invest in America

With spring comes a lot of holidays: Easter, Passover, Mother's Day, Father's Day, graduation and more. Members Credit Union and Invest in America can help you save with your gift-giving at LoveMyCreditUnion.org. Need flowers for mom? The latest gadget for a dad or grad? Invest in America has money-saving offers from FTD and Shop America:

- FTD offers significant savings not only on gorgeous flowers, but also spa sets, chocolates, wine baskets and more. And if you do order flowers, FTD has their "Good as Gold" **7-Day Satisfaction Guarantee** that your flower arrangements will last at least 7 days – guaranteed. Plus, they have same day delivery available.

- With Shop America, you can save, get cash back and have access to more than 1,200 online retailers, including some of the largest and most popular, at great discounts. And every time you earn \$10 or more, you'll get a check as a thank you.

Get spring discount fever with Invest in America! Visit LoveMyCreditUnion.org where you can check out the latest offers and start saving today.



Homes for Sale!

Looking for a new home or vacant land? Check out the listings on our website first! When you go to our main page, www.memberscu.com, look on the left in the Member Services section and click on "Homes for Sale" for more information.



Spring • 2011



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(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

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(231) 258-1103

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(231) 947-3333
(800) 445-5728

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(231) 932-5290