

CEO's Corner

On February 28, we had our 56th Annual Meeting at the Elks Club in Traverse City. This was a great time to mingle with the Board, staff, and other members. We reviewed the progress of the credit union in 2009, talked about the economy and how we got where we are today, and shared our outlook for 2010. The three vacancies on the Board of Directors were filled this year by Cathryn Harold, Janet Hibbard, and Roger Williams.

As a thank you for attending the meeting, this year everyone received an environmental-friendly cloth grocery bag with a small bottle of hand sanitizer, a home shaped key chain, a memo pad, and a pen. We also had a number of drawings. Ten members won \$20 in cash, ten members won \$50 Schelde Gift Certificates, and one lucky member won our Grand Prize — a Wii gaming system plus \$100 in cash!

We appreciate those that were able to attend this year and hope that you will come again next year.

New Changes in Regulation E

On November 17, 2009, the Federal Reserve Board published changes to Regulation E and the Commentary. These changes may affect you if you have an ATM card and/or a debit card.

Over the coming months we will be contacting members that are affected by this with more information either via e-mail, direct mail or statement stuffers. Now would be a good time to make sure your e-mail and mailing addresses are correct on our system.

CALENDAR

Memorial Day May 31, 2010 - CLOSED
Independence Day, July 5, 2010 - CLOSED

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2009 Service Awards

TWENTY-FIVE YEARS

Gloria A. Kaufman
ACH Coordinator, US 31

FIFTEEN YEARS

Carol A. Fitzgerald
Closing Teller, Hastings

Nancy L. Holstad
Teller, Manistee

Sherry L. Welch
Part Time Teller, US 31

Jodi A. Abfalter
Office Supervisor, US 31

TEN YEARS

Dawn M. Brown
Loan Officer, South Airport

Kristina D. Clark
Loan Clerk, South Airport

Jessica B. Roush
*Loss Prevention
Collector, Beaumont*

Michelle A. Bell
Part Time Teller, US 31

Vicki L. Oxley
Accounting Clerk, US 31

FIVE YEARS

Brook M. Bilkey
Teller, Kalkaska

Rachel L. Bevans
Teller, Manistee

Children's Miracle Network – Help Meet the Need!



From now until May 15, Members Credit Union will be raising funds for Children's Miracle Network (CMN). The funds that you donate will support Helen DeVos Children's Hospital in Grand Rapids, Michigan.



Helen DeVos Children's Hospital serves children and families with special needs in our six county area.

Donate one dollar and get your name placed on a display. Donate two dollars or more and you'll receive a CMN bracelet as well! Help the children in our area by making a donation today at any of our branches.

Thank you for doing your part to keep our children strong and healthy.

Donate at any of our offices TODAY!



GREEN LIGHT LOANS

Green Light Loans are BACK!

Now through June 30, 2010, earn up to a \$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.

- If you have or sign up for any two of the approved products** with a new loan you will receive a \$25 gas card.
- If you have or sign up for any three of the approved products** with a new loan you will receive a \$50 gas card.
- If you have or sign up for any four of the approved products** with a new loan you will receive a \$50 gas card and a ¼% discount* on the new loan!

For complete details, 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

**For the approved products list visit any office or go online at www.memberscu.com.

Visit our new ATM in the Kalkaska Memorial Health Center located in the vending area



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!

Seminar - "Steps to Financial Freedom!"

Mark your calendar now and plan to join us for a free seminar about how to get to financial freedom. It will be presented by GreenPath Financial Solutions on Tuesday, April 20, from 6:00 p.m. to 8:00 p.m. at our Traverse City Training Center, which is located at 1248 Hastings Street (the blue building on the corner of Hastings and Boon Streets).

Call 231-932-5281 or email rexb@memberscu.com to reserve your spot or get more information.



Homes for Sale!

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



Spring • 2010



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(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

CHANGE IN TERMS NOTICE

Funds Availability Policy • Effective February 27, 2010

Our policy is to allow you to withdraw funds deposited in your checking account on the business day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive your deposit.

In some cases, we may delay your ability to withdraw funds. Then, the funds will generally be available by the second business day after the day of deposit.

Our ATM policy is to make funds from your deposits made at an ATM available to you on the second business day after the day of deposit.