

## ATM and Debit Card Opt-in Notice

If you like the way your ATM and Debit Card transactions are working, please be sure to Opt-in ALL of your accounts. For existing members, your choice will have to be recorded before August 14. Otherwise, your account will automatically be set to the opt out option. For more information, please check our website at [www.memberscu.com](http://www.memberscu.com).



## 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 6, 2010 - CLOSED**  
**Columbus Day - October 11, 2010 - 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.

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 your computer for later reference.

Why not sign up for e-Statements and e-Notices today? Go to our website, [www.memberscu.com](http://www.memberscu.com) and enroll in both e-Statements and e-Notices.

To enroll in e-Statements, do the following:

1. Log into your home banking account.
2. Under "Services," click "e-Statements."
3. In the e-Statements options box, click on "e-Statements."
4. Click "Enroll in e-Statements."
5. Verify the e-mail address, then click "Save."
6. Read the Disclosure and click "Accept" to continue.
7. Next you will see confirmation of your enrollment.

To enroll in e-Notices, do the following:

1. Log into your home banking account.
2. Under "Services," click on "e-Notes."
3. In the e-Notifications box, click on "e-Notices."
4. Read the e-Notices Plan Information and click "Enroll in e-Notices."
5. Verify the e-mail address, then click "Save."
6. Read the Disclosure and click "Accept" to continue.
7. Next you will see confirmation of your enrollment.

## 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 Closed or Dormant Account?

Our Internal Auditor will *randomly* selecting members who have closed their accounts with us recently for auditing purposes.

A verification form will be used to confirm closure of the account and will provide a means for members to ask questions or comment on this account.

Upon receipt of the verification form, the Internal Auditor will research the question or comment and communicate directly with the member.

## 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/MASTERCARD 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.

## \$8,500 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 \$8,500 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!

## 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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Traverse City, MI 49685  
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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