

## Annual Meeting Notice

Our 58th Annual Meeting is scheduled for Sunday, February 26, 2012, at the Elks Lodge, 625 Bay Street, Traverse City, Michigan.

Cost for the dinner this year is \$8.00 per ticket if purchased before February 24, and \$16.00 at the door.

Seating for the Dinner is limited to 180. Tickets will be on sale at all of our offices from January 16 to February 24. Here is the schedule of events:

12:30 p.m. .... Doors Open  
 12:30 p.m. to 1:00 p.m. .... Registration and snacks  
 1:00 p.m. to 2:00 p.m. .... Dinner  
 2:00 p.m. to ? ..... Annual Business Meeting

Everyone is welcome for the Business Meeting at no cost.

## Privacy Statement

You should have a copy of our privacy statement in this mailing. If you did not receive one and would like a copy, contact Rex Bulgrien in the Marketing department at (231) 932-5281 or (800) 765-0110. You can also email your request to [rexb@memberscu.com](mailto:rexb@memberscu.com).

You also have the option of going to our Web Page at [www.memberscu.com](http://www.memberscu.com) and clicking on PRIVACY STATEMENT at the bottom of the page.

## CALENDAR

### 2012 Annual Meeting - February 26, 2012

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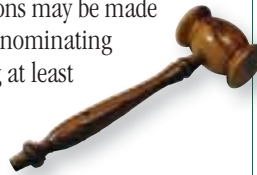
## Annual Meeting Elections

The Nominating Committee submits the following individuals for election to the Board of Directors of Members Credit Union, for terms expiring at the February 26, 2012 Annual Meeting:

Richard Bailey, *Incumbent*  
 Jim Hoffman  
 Michael Slater, *Incumbent*  
 Larry St. Ours, *Incumbent*

All terms are three years.

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.

Deadline for filing other nominations is January 25, 2012. There will be no nominations from the floor.

## Boots for Kids



Thank you to everyone that donated to the local Boots for Kids through Members Credit Union. We are glad to participate in helping local children stay warm this winter with new boots, hats, and mittens. Your efforts resulted in a donation of over \$1,000.00 this year.

## Home Banking Upgrade

On January 4, we released an upgrade to our Home Banking product. These changes give you more choice, freedom, and convenience than ever.

- Customizable views let you choose what you want to see
- New features give you more freedom
- Tabbed format gives you quick access to activities that matter most
- User-friendly design makes online banking more convenient



Check it out at [www.memberscu.com](http://www.memberscu.com)

## Free Home Banking Training

To help you with the recent upgrade to Home Banking, we will be offering two free classes in January. Both classes will take you step-by-step through the features of our Home Banking product and teach you how you can customize it to best meet your needs. Whether you currently use Home Banking and have questions, or would like to explore Home Banking to see if it is right for you, make plans to attend a class.

Tuesday, Jan. 17, from 1:00 – 3:00 p.m.  
 or  
 Tuesday, Jan. 24, from 1:00 – 3:00 p.m.

Members Credit Union Training Center  
 1248 Hastings Street,  
 Traverse City, MI 49686

Class size is limited, so reserve your seat today by calling Ellen Merillat at (231) 932-5280 or (800) 765-0110.

## IMPORTANT ACCOUNT INFORMATION

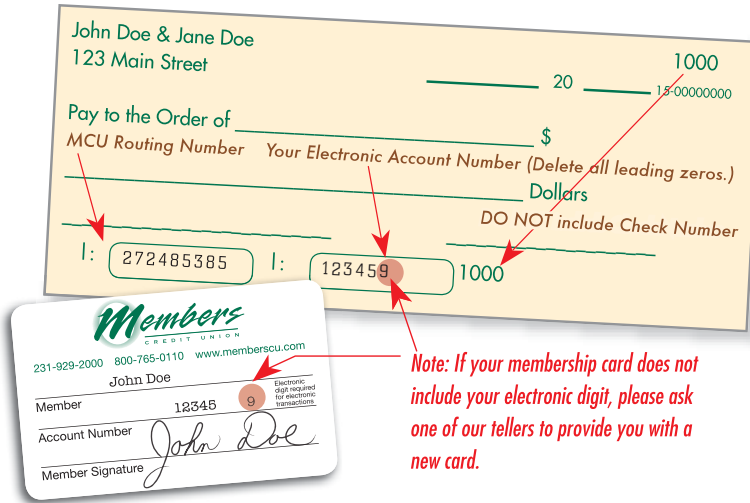
Your electronic digit is **REQUIRED** for ALL electronic transactions to a savings and/or checking account.

For an electronic transaction to your **SAVINGS ACCOUNT**, you must provide:

- 1) Your savings account number **PLUS** the electronic digit located on your membership card (see example)
- 2) Members Credit Union **ROUTING NUMBER** (272485385)

For an electronic transaction to your **CHECKING ACCOUNT**, you must provide this information from your check:

- 1) Members Credit Union **ROUTING NUMBER** (272485385)
- 2) Your electronic Account Number (see example)



**Note: If your membership card does not include your electronic digit, please ask one of our tellers to provide you with a new card.**

**WITHOUT THIS ELECTRONIC DIGIT, THE POSTING OF YOUR TRANSACTION WILL BE DELAYED.**

## Tax Season is Here!

This year we are once again offering two resources to help you through the 2011 tax season. "Just file it" and eztaxreturn.com will both be available to help you with your tax preparation.

**JUST FILE IT!** – Gives Free Access to Tax Preparation Services.



January 17, 2012 will kick off the Just file it! program for the 2011 tax season. In past years, this program has helped thousands of Michigan residents file their taxes for free and take advantage of the state and federal earned-income tax credit (EITC). Last year 6,376 Michigan filers received more than \$13 million in tax refunds and credits.

Michigan residents miss out on millions of dollars in tax refunds and credits every year, and Just file it! serves those who need these funds the most. The program is one of many initiatives non-profit credit unions have spearheaded to better serve their members.

The Just file it! program is available to anyone in need of tax services no matter what their income level. All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats. It is offered in English and Spanish.

**EZTAXRETURN.COM**— Online Tax Prep and e-file.

Members Credit Union continues partnership with eztaxreturn.com. This allows us to pass on to you a Special Member Discount on an easy and robust Online Tax Prep and e-File.

Starting on January 15, 2012 – when the IRS e-file season opens – Members Credit Union members will be able to prepare and e-file their Federal and State (combined) tax returns in just 30 minutes and for just \$29.95 (\$39.95 retail value) in two ways:

- From a direct link off the Members Credit Union website at [www.memberscu.com](http://www.memberscu.com)
- By entering [www.eztaxreturn.com/members](http://www.eztaxreturn.com/members) into their Internet browser window

Members that only need to e-file one tax return also save. To e-file a federal tax return it costs \$24.95, and to e-file a state return it costs \$14.95.

For more information and to take a brief, "See How It Works!" demo from the homepage, visit the tax preparation/e-file website either from the link at [www.memberscu.com](http://www.memberscu.com) or direct at [www.eztaxreturn.com/members](http://www.eztaxreturn.com/members).

## Direct Deposit Information - Very Important

Whether you will be receiving your **TAX REFUND** or transferring any other funds to, or from, your checking OR savings account electronically, you need to be sure to include the extra number found on the bottom of your check or on your membership card (appearing after your membership number). We refer to this number as your "Electronic Digit." Without this electronic digit, the posting of your transaction **WILL** be delayed.



**QUARTERLY**

Winter • 2012



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## CONTACTS

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MAIN OFFICE  
(231) 929-2000  
(800) 765-0110 - Long Distance

TRAVERSE CITY LENDING CENTER  
(231) 929-2010  
(800) 765-0113 - Long Distance

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

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