



# MEMBERS NEWSLINE

JANUARY 2005

Membership:  
6,008

Assets:  
\$27,376,916

Loans:  
\$21,777,310

Total Capital:  
\$2,631,405

## LATEST BUZZ

**Pre-owned auto loan rates slashed!!**

Buying a pre-owned car has just become more economical!

First, we've lowered our loan rates by a full percentage point. Plus, we also offer extended bumper-to-bumper warranties so you can purchase pre-owned with confidence. For assistance, call one of our knowledgeable Financial Services Officers today!

## HOLIDAY CLOSURES

Martin Luther King, Jr. Day  
January 17

President's Day  
February 21

**Win \$25**

Look for your account number buried in copy throughout this newsletter. Then come to our office to claim your money.

## MCU: your new home for home loans

You count on Members Credit Union to provide you with great financial services such as checking accounts, auto loans, and savings instruments. But you may not know, we are also your single source for home financing as well.

Through our relationship with CU Members Mortgage, you now have access to more than 150 different home loans for every stage and style of life—all with great rates and terms. 14506 Plus, you may be able to take advantage of special offers other mortgage lenders don't have, like real estate commission rebates and more.

Whether you're a first time homebuyer, moving up, looking for investment or vacation property, or just want to refinance your current mortgage, Members Credit Union can help.

We make the application process easy, from pre-qualification to final closing. 39798 You can apply two ways: in person or online at [www.memberscreditunion.com](http://www.memberscreditunion.com). Online, you'll receive a firm loan decision in just minutes, and

also find helpful tools such as refinance and payment calculators, loan comparisons, rent vs. buy calculators, and a helpful glossary of mortgage terms.

For more information, and a free pre-qualification without obligation, contact a Financial Services Officer or apply online today.

## Newsline goes online

This is the last printed issue of *Members Newsline*. Starting with our March 2005 issue, the newsletter will be published electronically, available through our website at [www.memberscreditunion.com](http://www.memberscreditunion.com).

With so many of our members now online, saving the cost of printing all those newsletters seemed to be a place where we could save some of your money.

## MCU Check Card is the real value for kids at school

"Stored value cards" are all the rage at the big banks. They have a Visa® or MasterCard® logo on them, and you can use them anywhere. They seem pretty convenient, especially for parents of kids away at college. 74686 But they have a cost, in the form of application or monthly fees, or fees when you "pre-load" the card.

Why should you have to pay to give your student access to their own money?

At Members Credit Union, we offer real value—a Visa Check Card. With a MCU Visa Check Card, you offer your student the freedom to manage their accounts, but have the ability to monitor their spending as much or as little as you want.

Your student probably already has a MCU MasterCard and a MCU checking account. 116621 Through NetBranch, and with the Visa Check

Card, you can help them when they need it:

- With their savings and checking accounts at MCU, you can view their account transactions in realtime through NetBranch.
- When their account gets low (E-alerts can inform you of this automatically), you can transfer funds into their account. 120486 These funds are available to them immediately via the Check Card or at an ATM.
- You can view their check images online to see who they are writing checks to.
- You can view their MasterCard purchases.

And the cost of all this convenience? It's all free! From the MCU Visa Check Card, to NetBranch, to E-alerts to the MCU checking and savings accounts...it's all free.

Now, that's realtime...and real value!

# NetBranch keeps you in touch with your credit file

Your credit history and credit score are vital to your financial well-being. So many things are based on how you've handled your credit, and what credit you may have. Everything from whether or not you get a loan, to the rate you'll pay on your loan or credit card. 124954 Even your auto and homeowner's insurance can have a credit score component to them!

Unfortunately, too many credit files include inaccurate or outdated information. Plus, a look at your credit file can be an early warning sign against the plague of identity theft that's sweeping



the nation.

Well, not surprisingly, it's MCU to the rescue!

Our NetBranch online banking service has a new feature: credit report monitoring services provided by Experian.

Take a look at the screen shot. On the right, there are links to a wide range of questions and answers about your credit report and credit score.

In the middle, there are links to three of Experian's services:

- **CreditCheck Monitoring Service**, a monthly service that offers online daily monitoring alerts and exclusive information. 126668 With this service, you receive one free credit report and a no-risk 30-day trial period.
- **3 Bureau Online Credit Report**. For one fee, receive your credit reports from all three major reporting bureaus, and optionally credit scores from each.
- **PLUS Score**. Receive your Experian credit report and PLUS credit score for a single fee.

If you're a NetBranch user, just click the "credit report" link. If you're not yet signed up, just give us a call and we'll get you signed up for NetBranch!



## Christmas Stocking Winner

This year's MCU World's Largest Christmas stocking winner is Nicasio Aguilar. Congratulations!



## Christmas Ornament Decorating Contest winners!

More than 25 children picked up their ornaments and set their artistic abilities to work on them.

And now, we have the winners of our annual Christmas Ornament Decorating Contest!

We had some great entries to choose from, and the decisions were difficult.

Each winner got to ride on the MCU float in the Cleburne Whistle Stop Christmas parade!

The winners are:

- Brittni Villarreal
- Justin Villarreal
- Kyle Green
- Megan Green
- Kierston Green
- Ryan Green
- Kara Steinman
- K'leigh Kyle
- Dayna Reed
- Chelsea Leigh Blancett



# President's Message

Happy New Year from all of us here at MCU. I hope you had a wonderful holiday season. First I want to thank you for your membership and your business. 127297 Last year was a big one for MCU, celebrating its 50th anniversary. I am lucky to have been a part of such a milestone.

Last year was also one of the best financial performance years that MCU has ever had. 128008 This is great news for all of us, because it allows MCU to continue to expand our accounts and services to you, our owner. Some of those we implemented in 2003 include:

- QUIKpay-ACH Origination
- bounceFREE Overdraft Protection
- E-notifications (notices delivered electronically)
- E-alerts (members may now be automatically notified of certain account transactions)
- Member Relationship Plus (allows us to track calls, resulting in improved service to you)
- Document Management Solution (improves research time for members)



Ron Fox  
President

- New Credit Report service offered through NetBranch

Our primary objective for 2005 is to begin the construction of MCU's first branch, located at Hwy. 731 and Alsbury in Burleson. There are some hurdles to clear before this becomes a reality, but this is very exciting for us. This new branch will improve service to our current members who live, shop or commute through that area. It will also provide growth potential for MCU, which we need so we can serve you better in the future.

And some final news: it looks like this will be the last paper newsletter that we will send in your statements. 128109 We will continue to write a newsletter and place it on our web site. For any important account information or promotions, we will notify you through statement stuffers, NetBranch email and/or direct mail. Once again, I sincerely thank you for your business and membership.

