

OCTOBER 2004

Membership:
6,255

Assets:
\$26,496,052

Loans:
\$21,593,160

Total Capital:
\$2,508,989

LATEST BUZZ

Member Appreciation Day, Friday, October 15

We appreciate our members every day, really we do.

But on Member Appreciation Day we're hoping to show it a little more than usual. 125497 Visit us on October 15 and we'll have a cool, and jumping good time with free snow cones in the drive-thru and popcorn in the lobby.

Please join us...we'd love to see you here!

HOLIDAY CLOSURES

Columbus Day:
Monday, October 11

Veterans' Day:
Thursday, November 11

Thanksgiving Day:
Thursday, November 25

Christmas Eve:
Friday, December 24

Christmas Day:
Saturday, December 25

New Year's Day:
Saturday, January 1

Don't look now, but Christmas is on its way. Not ready? MCU to the rescue!

Ssssh, don't tell anyone, but Christmas is coming up on us very quickly. Don't have anything saved up for presents yet? Cheer up, we can help.

We're offering special rates and terms on Christmas loans...but there's a catch. 116883 The best rates are reserved for people who start saving up for next Christmas now...so they won't need a loan next year. Here's how it works:

- **4.99% APR***. Get this rate if you set up automatic transfer deposits to a new or existing Christmas Club account. 105271

- **5.49% APR*** is the rate if you open a new Christmas Club but don't set up automatic transfer into it.

- **5.99% APR*** is your rate if you don't open a Christmas Club account.

So the message is as clear as a star in the eastern sky...borrow this year if you must, but begin saving now, so you won't have to borrow next year.

*Annual Percentage Rate; Interest rates based on fair Isaac's credit score; rates subject to change; loan approval based on credit history; offer ends December 23rd, 2004. Maximum loan \$2,000, maximum term 12 months.

Phishing--A funny name for a very serious scam

Going fishing is a time-honored treat in America. But recently some computer hackers and scam artists have not only co-opted the name of this activity, but they've figured out a way to reel in unsuspecting consumers.

A typical phishing scam works like this: a person receives an e-mail, purporting to be from a business they deal with, such as their credit union or an online payment service. 119933 They're asked to "update" or "validate" personal information, such as Social Security numbers, dates of birth, passwords and the like, to keep their account "active," and usually with dire consequences if they don't do as directed.

They click a link which takes them to an authentic-looking website, replete with an identical design to the website of the company the consumer is expecting to see.

Of course, this is simply a well-designed fake, intended to lure you into providing very sensitive personal information to scam artists bent on stealing

your money, or your identity, or both.

Here are some things to remember:

- Members Credit Union will never send you an e-mail asking for account or card information. Most other legitimate organizations will not do so either. We have this information already!
- If you receive an e-mail request for personal financial information, **DO NOT RESPOND** or click any links. Delete the e-mail immediately.
- Never disclose any personally identifying information if requested from an unsolicited e-mail or phone call. 122136 If you have reason to

believe a request may be legitimate, call the company on a phone number you know to be good...one from an account statement, for instance. **DO NOT** use a phone number on the website linked in the e-mail.

- Be suspicious if you are asked to enter personally identifying information into an unexpected pop-up window—no matter how "official" it might look.



E-Alerts and E-Notifications-- 'security cams' for your money

Do you ever wonder what your accounts are up to when you're not looking? People have security cameras in their businesses so they can see what's going on, so we thought you'd like the same sort of functionality for your Members Credit Union accounts. 126805 So, we've introduced E-Alerts and E-Notifications...two great new additions to our NetBranch online banking service which take Realtime Banking to a whole new level.

E-Notifications

Have you ever been caught by surprise when you had an overdraft? Did you miss a CD rollover because you forgot when it matured? For either of these situations, and many more, E-Notifications may be for you. E-Notifications will send you electronic notices for the following events:

- CD Maturity Notices
- ACH Transfer Notices
- ACH NSF Notices
- Share draft (checking) NSF Notices
- Share draft overdraft transfer notices
- Share draft bounceFREE notices
- Delinquent loan payment notices



E-Alerts

Want to know what's going on with your accounts? Want a first line of protection against identity theft? Want to know if your account is getting too low...or higher than you expect? Then E-Alerts are for you. Set them up how you want, then get e-mail alerts when you need them. E-Alerts will send you e-mail notifications of:

- High and/or low balances.
- Cleared checks.
- Completion of specified transactions such as ACH, ATM and drafts based on specified amounts.

To sign up for E-Alerts, simply login to NetBranch, and click the Alerts link in the left pane. If you're not a NetBranch user...what are you waiting for? Go to www.memberscreditunion.com,

click the "go" button next to the NetBranch Quick Login, then click Learn More. 127577



Win the World's
Largest Christmas
Stocking!

Christmas is coming, and Dollar Dog is getting ready for it by giving away the Worlds Largest Christmas Stocking! Each Dollar Dog Club member will be automatically entered in the drawing, but club members can increase their odds to win during the months of October and November. For each deposit of \$5 or more, the club member's name will be added to the drawing. The drawing will be held on December 17th.

Decorate an ornament, win a ride on our float!

Our Christmas tree needs decorating this year, and we're asking Dollar Dog members to help! On November 15th, we'll be sending out a letter and Christmas tree ornament to each Dollar Dog Club Member. 127949 Just return the decorated ornament to the credit union by November 24. The best decorated ornaments will be chosen, and the designers will get to ride on our Whistle Stop Christmas Parade Float. Up to 20 winners will be chosen on November 26th (subject to change).

President's Message

Hello again from all of us here at MCU. I hope you had a great summer and have adjusted to the back to school life (if that applies to you anyway). Your Credit Union is doing very well this year thanks to your membership and support. We will be embarking on more big changes in the near future that will prepare MCU for expansion. These changes will affect the way you do business with us, but they will dramatically improve service delivery in the long run. An overview of what will be coming is:

- **Member Relationship Plus** – A Call Center software system that will allow us to log every member call. These calls will be referred to as a Call Ticket. 127935 NetBranch users will be able to view their Call Ticket progress.
- **Electronic Signature Pads** – You use them now at most large retailers. A paper document will seldom be signed anymore. Member signatures will be placed electronically on loan documents, new account documents, receipts, etc.
- **Document Management Solution** – Any

document that is signed with the signature pad will be electronically stored or captured. We will no longer need to print documents and then put them in a paper file. 127863 Member files will be migrated to electronic files, which will mean faster access by employees, improved facilities management, improved employee efficiency, savings on paper, and much more.

- **Drivers License Scanning** – An image of each members drivers license will appear on the account screen. This will vastly improve security and assist in fraud prevention.

First and foremost, our primary concern is to ensure that your account information is safe and secure, so rest easy. In summary, these new changes will improve your Credit Unions efficiency and give you improved service with added features and benefits for a "Realtime" world.



Ron Fox
President

Win \$25

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

