

MEMORIAL

Credit Union

APRIL 2018 NEWSLETTER

~ Spring is in the air ~

With summer just around the corner, it's time to make plans for fun in the sun with family and friends. Are you one of those people who love being on the water? Wouldn't it be nice to spend evenings and weekends at the lake...camping and/or boating? Or maybe you enjoy the mountains. Whether you're wanting a boat, camper, side-by-side, or 4-wheeler, we'll finance it ALL... even the truck to pull it with!

Some of you simply enjoy the open road. Have you been thinking of buying a motorcycle? Or a convertible? We'll finance that too!

Making vacation plans? We also do personal loans.

For more information, you may call either branch or go online at www.memorialcreditunion.com for a full list of rates and terms. Call today to apply!

Do you know what services we offer?

- Savings
- Christmas Club
- Vacation Club
- CD's (Certificate of Deposit)
- Checking Accounts (3 options)
- Visa Debit Cards
- Visa Credit Cards (No Annual Fee)
- Direct Deposit
- Home Banking
- Online Bill Pay
- Electronic Statements
- Secured Loans (auto, boat, RV, ATV, motorhome, camper, motorcycle, etc.)
- Personal/Signature Loans
- Helping Hand Loans
- Share Secured Loans
- Christmas Loans
- Money Orders (Hospital Branch)
- Cashier Drafts (Both Locations)
- Credit Counseling

Pay Less with a Better Credit Score

Why good credit is important: people with better credit scores pay less interest on the things they buy.

From your home, to your car, to everything you buy using a credit card... like groceries and gasoline. But do you know why?

A good credit score is an indicator that you handle your money responsibly. In many cases; the higher your score, the lower the interest rate – and more importantly, the more affordable your payment. By spending less on the interest charged each month, you spend less on the things you buy.

Improving your credit score takes time, but Memorial Credit Union has a couple of options to help you manage your score. As a benefit of membership, you can go to www.memorialcreditunion.com, click on the "links" tab, and click "free annual credit reports" to receive a copy of your credit report. If you need help understanding the content of the credit report, a MCU Member Service Representative will be glad to review the report with you line by line. We'll go over the items on your report, help you identify errors, and teach you how to improve your score. Take your credit seriously! We do.

Category	Range
Excellent	750 & Above
Good	700-749
Fair	650-699
Poor	550-649
Bad	550 & Below

East Brainerd Branch
Monday – Friday
8:30 am – 4:00 pm
423-855-1770

Hospital Branch
Only Open
Monday, Wed., & Friday
8:30 am – 4:00 pm
423-622-2379

www.memorialcreditunion.com

Staff:

Carol Underwood, CEO
Buffy Davis, COO
Lisa Henry, Branch Mgr.
Kena Davis
Gary Ray Hancock
Wanda Wilkey
Board of Directors:
Terry Taggart, Chair
Greg Boots, Vice Chair
David Diercks, Secretary
Ben Young, Treasurer
Kathryn Davis
Shaun Pope
Debbie Rosser
Supervisory Committee:
Shaun Pope, Chair
Tami Castelow
Pam Raney



Memorial Credit Union members Get Cash Rewards, Deep Discounts and Exclusive Savings.

Credit union members have saved **nearly \$2 billion** with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.*
- Save up to \$15 on **TurboTax** Federal online and downloadable tax products.
- Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- Earn cash back with **Love to Shop** at over 1,500 online retailers.

Visit LoveMyCreditUnion.org to start saving today!

