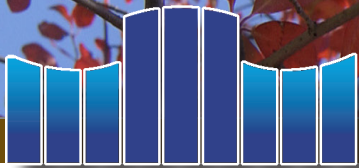


Fall 2011



Of Prime Interest

www.mbrcu.com

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Holiday Closures:

Oct. 8 & 10 - Columbus Day
Nov. 11 & 12 - Veterans' Day
Nov. 24 & 26 - Thanksgiving
Dec. 24 - Christmas Eve
Dec. 26 - Christmas
Dec. 31 - New Years Eve
Jan. 2, 2012 - New Years Day

Did You Know?

MFCU offers same-day bill pay service to select merchants. Visit www.mbrcu.com for more details.

If you plan on using your debit or credit card while traveling outside the USA, please contact the Credit Union to let us know.

Check out our mobile website at <http://m.mbrcu.com>

Looking for a New Car? Get Pre-approved at the Credit Union to Save Time and Money

Here are a few benefits of pre-approval:

- 1. Know What You Can Afford:** You can discuss with a Loan Officer a monthly payment you are comfortable with and stay within that range when shopping.
- 2. Increase Your Buying Power:** With your pre-approval letter in hand, you will have more flexibility in negotiating a fair price.
- 3. Avoid High-pressure Situations:** A Loan Officer can talk with you about the variety of loan protection products we offer including **GAP Insurance**, **Extended Warranty Protection**, and **Debt Protection**. These products are less expensive at the Credit Union.



Our **great rates** are only available at the Credit Union - they are not available at the dealership. Call a Loan Officer at 303-755-2572 or visit our Main Branch to get pre-approved today. Visit www.mbrcu.com to compare rates and apply online.

Check Out Our Online Services MFCU Offers a Full Range of Convenience Products

Members Federal Credit Union strives to offer technology to our members that allows for personalized service in a convenient method. Here are just a few of the online services we offer:

- **Virtual Branch - FREE online access** to all your Credit Union accounts and loans. You can view balances and transaction history, as well as transfer between all your Credit Union accounts 24/7.
- **Online Bill Pay** - This **FREE service** helps save you time and money each month when paying your bills. Not only can you set-up one-time or recurring bill payments up to 12 months in advance, you can also receive your bills from select vendors directly into Bill Pay.
- **eStatements** - With **FREE eStatements**, you will receive your statement sooner each month with the safety and security of knowing it won't get lost in the mail.
- **Account to Account Transfer (A2A)** - This **FREE service** allows you to transfer funds between your MFCU accounts and accounts at any other institution.
- **ZashPay** - This cutting edge technology **works like PayPal** and allows you to pay money to your friends and family with just an e-mail address or mobile phone number.



Call a Member Service Representative at 303-755-2572 or visit www.mbrcu.com to learn more.



CU SERVICE CENTERS
The Member-Friendly Financial Network

MAIN OFFICE 6 Abilene Street, Aurora, CO 80011 PH: 303-755-2572 Fax: 303-755-9998
CITY OF AURORA BRANCH 15151 East Alameda Pkwy., Aurora, CO 80012



A Better Credit Card Option

VISA Platinum Credit Card Offers Many Benefits

Did you know Members Federal Credit Union offers a **VISA Platinum Credit Card**? All our credit card holders are entitled to the Platinum Benefits, including **Travel Insurance Protection** and **Personal Concierge Service**.

In addition to these great benefits, there are many more features of the MFCU VISA Platinum Credit Card to help save you money. There is a **low fixed rate** for all purchases and balance transfers. Also, there are **no annual fees or balance transfer fees** and **free enrollment in ScoreCard Rewards program**.

Speak to a Loan Officer or apply online at www.mbrcu.com

Shared Branching=More Convenience

Members Federal Credit Union offers members access to **Credit Union Service Centers**, with access at over **3,900 locations nationwide**. You can make deposits, withdrawals, transfer funds, make loan payments, and more. Visit our website or www.cuservicecenters.com for a full list of locations.



Tired of Checking Fees?

Try out **Advantage Checking** from MFCU

Many institutions have started charging monthly fees for products like a checking account. At Members Federal Credit Union, we don't believe in charging you to maintain a checking account.

Our **Advantage Checking** account has many great features, including no minimum monthly balance or monthly fees. In addition, we have a **FREE VISA Debit card** that gives you access to your money anywhere VISA is accepted. Also, you have access to the CO-OP ATM Network, with over **28,000 FREE ATMs** nationwide. **FREE Virtual Branch online banking** and **FREE Bill Pay** will help you manage your money and always be aware of your balance.

Speak to a Member Service Representative or stop by our Main Branch to learn more.

Home Improvements to Add Value

Products to Help Make Your House a Home

The improvements that generate the most return for the investment are things that enhance the functionality and livability of your home. MFCU offers a full range of products to help you finance these changes.

A **Home Equity Line of Credit** allows you the flexibility to have a limit based on your project budget but only draw funds as you need them. With an 8-year draw period and a 10-year payback period, this is a perfect option to finance improvements over time and advance money only when it is needed.

A **fixed-rate Home Equity Loan** gives you the security of a fixed rate and knowledge that your rates and payments will not change. This is a great option when you know your repair budget and will need most of the money up-front.

Don't have equity in your home? We offer other financing options, as well. A **VISA Platinum Credit Card** can help buy supplies needed for your project. A **no-equity Home Improvement Loan** is helpful for functional, necessary upgrades.

Call a Loan Officer at 303-755-2572 to get started today!

