

Summer 2009



Of Prime Interest

www.mbrcu.com

IT'S TIME TO ASK YOUR CREDIT UNION ...
About the 2009 and 2010 Tax incentives!



**NEW VEHICLE
PURCHASE
TAX CREDIT UP
TO \$2,000****



**FIRST TIME
HOMEBUYER
TAX CREDIT UP
TO \$8,000****



**HOME
IMPROVEMENT
TAX CREDIT UP
TO \$1,500****

**With the great Stimulus Tax Credits being offered PLUS our
Low Rate Loan Products*, the time is NOW for HUGE savings!**

For more information on Tax Credits go to http://www.mbrcu.com/edu_resources.html

*With approved credit. Some restrictions may apply. See Credit Union for details. **Restrictions for tax credits apply.

Today Paul and Mary ...



- paid the utility bill online
- wrote a check for groceries
- withdrew cash at the ATM
- bought tickets for the matinee and earned Score Card Bonus Points

*all with their Advantage Checking Account
from Members Federal Credit Union.*

ONLINE BANKING

With Advantage Checking

- ▶ Free Online Bill Pay
- ▶ Free Online Banking
- ▶ Free Visa Debit Card
- ▶ Free Telephone Teller
- ▶ View Cleared Checks online
- ▶ Overdraft Protection
- ▶ 28,000 ATM's Nationwide
- ▶ No Monthly Service Fee
- ▶ Earn ScoreCard® Bonus Points

Bringing Banking to your Backyard



Coming Soon!!

**LOOK OUT FOR
NEW FEATURES
AND FUNCTIONS
TO OUR
ONLINE BANKING
PRODUCT IN 2009**



Consider Buying a Used Car Before Buying...

In today's environment, it pays to be an educated consumer. When buying a used car, most people look at the car only. We encourage you to always consider the used car dealer, what they do to examine the car they are selling and all of the warranties and guaranties that come with the purchase.

- New cars depreciate the second you drive them off the lot.
- You can get a newer, 1-2 year old used vehicle with lower miles, that's been well-maintained at a much lower cost!
- Manufacturer warranties are transferable most of the time.
- Always ask for a Car Fax Report on a used vehicle to verify the vehicle hasn't had any major damage.
- Lower registration fees and taxes since the vehicles depreciated some already.

Buying a car is the second biggest investment most people make, which means you want to choose a dealer who will be your partner the entire time you own the vehicle. Ask these questions the next time you look for your next car!

- > **Is it a haggle free price?**
- > **Who certifies the car?**
- > **Do they offer a return policy?**
- > **Does your purchase include a warranty?**
- > **Do you take trade-ins?**

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



What's in our Credit Card?



Take advantage of our low, fixed interest rate VISA Platinum® Credit Card. Enjoy no annual fees and no fees for balance transfers and cash advances. Fixed interest rates as low as 9.9% APR

Members Federal Credit Union Visa Platinum® Credit Card offers a complete list of premium benefits - benefits that help you save money, enjoy rewards, and make life simpler, and provide peace of mind at home and when you travel. Take advantage of these special features:

- Scorecard bonus points
- Earn Cash back through Rainbow Rewards
- 25 day grace period on purchases
- Acceptance at over 22 million worldwide locations, including over 700,000 ATMs

New Benefits Include

- Visa Platinum Concierge Service, available 24 hours a day, 7 days a week, provides you with complimentary personal assistance - anytime, anywhere.
- You and your family members receive Travel Accident Insurance coverage when you use your covered Visa Platinum® card to pay for travel tickets.



SUMMER CLOSURES: JULY 4TH, SEPTEMBER 5TH AND 6TH



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CITY OF AURORA BRANCH 15151 East Alameda Pkwy. Aurora, CO 80011 PH: 303-326-8823

DMEA BRANCH 11925 6300 Road Montrose, CO 81401 PH: 970-240-0481 Fax - 970-240-0489

* APR is adjustable and is in effect as of 7/1/2009. Rate subject to change daily without notice.