



Members



C r e d i t U n i o n

2.9% APR* on Visa® Classic and Visa Platinum Special Rate Offer Through March 31



Looking for a little relief from high interest debt? Now is a perfect time to transfer high rate holiday balances to a low rate Members Credit Union Visa credit card! We're offering extra savings with a low 2.9% APR through March 31, 2004 for all types of transactions — balance transfers, cash advances, and purchases for both our Visa Classic and Visa Platinum credit cards.

And unlike other credit cards, we don't charge you a fee to transfer a balance. Our cash advance fee, late fee and over limit fee are lower than you find elsewhere. With an MCU card, you won't get lost in the fine print. You earn one point with every dollar you spend, and you can redeem them for merchandise or travel. With VISA Platinum you earn a flight within the continental US with only 20,000 points, less than many other cards.

If you already have a MCU VISA card, use it with our good wishes. If you don't, apply for yours today and take advantage of all of the benefits of our card and this unbelievable rate!

* Annual Percentage Rate (APR). Cannot be used to pay off or pay down any current Members Credit Union loan. Rates will revert back to regular rates on April 1, 2004. The applicable rate for Visa Classic is 12% APR and 9.99% APR for Visa Platinum.

Get up to \$100 cash back

when you refinance loans
from other financial
institutions with MCU!

That's right! There is not a better time to refinance your loans than right now! Not only will you get up to \$100 cash back, but with our great low rates, you will likely lower your payments, too. When the total loan amount transferred from other institutions equals:

\$4,000 to \$19,999, you receive \$50
\$20,000 to \$29,999, you receive \$75
\$30,000 and over, you receive \$100!

Loan refinances include vehicle, personal and home loans as well as credit card balance transfers. Call the credit union today to lower your monthly payments and get cash back!

In This Issue...

- 2.9% APR on Visa
- Get up to \$100 cash back...
- Show You Care—Adopt a Bear
- Safe Deposit Box Sale
- Compare our Visa to Others
- Guard Against Identity Theft
- Anytime Advisor Available Online
- Holiday Closings
- Branch Locations



Show You Care — Adopt a Bear

Members Credit Union is collecting contributions through February 29, 2004 for the purchase of teddy bears for Kids in Crisis, a temporary shelter for children involved in traumatic family situations in Southern Fairfield County, Connecticut. Stop by the credit union with your \$5 donation, and "Adopt-A-Bear" for the children who need it most.

Safe Deposit Box Sale

We are discounting the annual fee for new rentals on Safe Deposit Boxes for the entire year of 2004. Our annual fee for Safe Deposit Boxes will be discounted by half. Take advantage of this price break and sign up for your new Safe Deposit Box today.



	Regular Price	Sale Price
3x5	\$45.00	\$22.50
3x10	\$65.00	\$32.50
5x10	\$90.00	\$45.00

COMPARE OUR VISA PLATINUM CARD TO OTHER TRAVEL CARDS

	MCU Platinum	United Mileage Plus	Discover	NEA CT Worldpoints
Maximum limit	\$20,000	No limit	\$50,000	not disclosed
Purchase rate	2.9%	3.90%	0%	1.70%
end date	3/31/04	3/1/04	10/1/04	six statement periods
New rate	9.99%	14.24%V	* 7.99%V	9.15%V
Balance transfer rate	2.9%	3.90%	0%	1.70%
End date	3/31/04	3/1/04	10/1/04	six statement periods
New rate	9.99	14.24%V	7.99%V	9.15%V
Cash advance rate	9.99%		19.99%	1.70%
Annual fee	\$25	\$60	none	none
Transaction fees **	0	3% amount of purchase, min \$10	3% amount of purchase, min \$10	2% amount of purchase, \$2-\$30
Fee for balance transfer	0	3% amount of transfer \$5 - \$50	3% amount of transfer \$5 - \$50	none
ATM cash advance fee	\$10	3% amount of purchase, min \$10	3% amount of purchase, min \$10	2% amount of advance, \$2-\$30
Other cash advance fee	0	3% amount of purchase, min \$15	3% amount of purchase, min \$15	2% amount of advance, \$2-\$30
Late payment fee	\$25	\$15 on balance up to \$250	\$15 on balance up to \$250	\$29
Late payment fee	\$25	\$35 on balance over \$250 or 2nd time	\$35 on balance over \$250 or 2nd time	\$29
Over limit fee	\$25	none	\$35	\$29
Variable rate info *	n/a	P+ 9.99%	P+3.99%	P+ 5.15%
1st late payment rate			P+3.99%	n/a
2nd late payment rate	18%		P+15.99%	n/a
Special benefit	1 mile per \$1 spent	1 mile per \$1 spent	up to 2% cash back, can turn in for double value with select partners	Merchandise certificates, adventures,
Intercontinental flight	20,000 points 1 merchandise \$ per dollar spent	20,000 points	n/a	25,000 points cash, travel

**Purchase of wire transfers or money orders; casino gambling chips or betting transactions/ foreign currency or travelers checks from another bank

Guard Against Identity Theft

Identity theft is one of the fastest growing crimes in the nation with over 400,000 people affected last year alone. The average financial loss to an identity fraud victim is estimated at \$36,000. Here are some tips to help you guard against becoming a victim.



- Remove mail promptly from your mailbox. Never use your mailbox for outgoing mail. Identity thieves raid mailboxes to steal credit card offers and financial statements.
- Guard your social security number. Do not give out personal information like PIN or credit card numbers over the phone or internet unless you initiated the transaction.
- Be very careful with receipts. Be sure you have them when you leave the store or ATM and do not throw them into a public trash can.
- Review your credit reports from time to time.
- Destroy pre-approved credit card offers before you throw them out.
- Account for all new checkbooks when you receive them in the mail. Keep new and cancelled checks in a safe place.
- Block your ATM transaction with your body to prevent someone from learning your Personal Identification Number (PIN).
- Commit all passwords and personal identification numbers to memory.
- Be creative when you select a password. Stay away from any format that could easily be decoded by thieves.

If You are a Victim

1. Contact your credit card companies and your financial institution and close your accounts.
2. Call the three major credit bureaus to tell them your identity has been stolen. Request that a “fraud alert” be placed on your file and that no new credit be granted without your approval.
3. Call the Social Security Fraud Hotline: 800-269-0271.
4. Contact the Federal Trade Commission (FTC) theft hotline: 1-877-438-4338 www.consumer.gov/idtheft
5. File a report with the police and obtain a copy of the report in case you need proof of the crime later.
6. If your checks are used fraudulently contact:

CHECKRITE: 800-766-2748
EQUIFAX: 800-437-5120
SCAN: 800-526-5380

CHEXSYSTEMS: 800-428-9623
NATIONAL PROCESSING CO.: 800-526-5380
TELECHECK: 800-710-9898

CREDIT REPORTING AGENCIES

	Equifax	Experian	TransUnion
Credit Report	1-800-685-1111	1-888-397-3742	1-800-888-4213
Report Fraud	1-800-525-6285	1-888-397-3742	1-800-680-7289

Anytime Adviser Available Online

Are you planning to purchase a car or house? Do you have questions about maintaining good credit or managing your checking account? At MCU, member education is a priority. When you shop for a home or a car, you should make an educated, informed decision. When you manage your checking account or credit, you should have the necessary knowledge to benefit your financial situation. We have added Anytime Advisor to our website, offering five short tutorials that will give you the information that you need to make your best choices. The tutorials offer tips when buying a house, a new or used car, managing a checking account, and managing your credit. Just go to our website at www.Memberscu.coop and click on Anytime Adviser.

Holiday Closings

Martin Luther King Day,
January 19

Presidents Day,
February 16

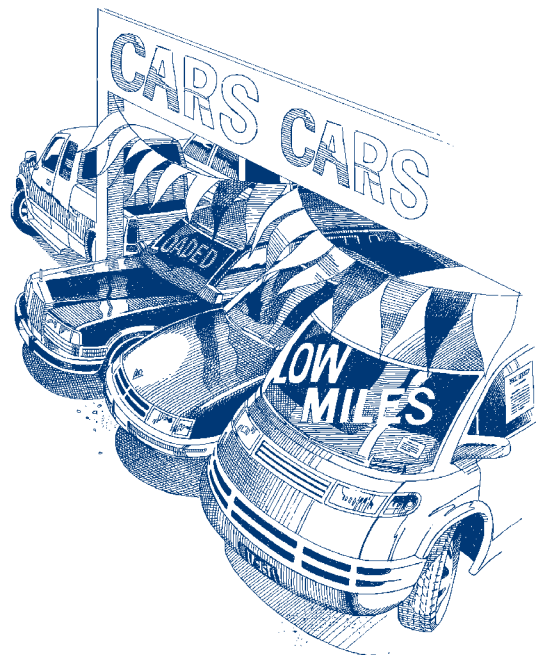


How to Get More Car For Your Money

What's your real objective when it comes to transportation? For most of us it's driving the most vehicle we can for the least money and hassle.

With the average cost of a new car rising each year, it's increasingly important to understand your financing options.

At Members Credit Union, we offer you a wide range of financing alternatives. When you're ready to buy your next car, van, or light truck, be sure to call or visit the credit union first to discuss what type of vehicle financing is in your best interest.



Branch Locations

Cos Cob

393 East Putnam Avenue
Cos Cob, CT 06807
Phone: (203) 622-6050
FAX: (203) 622-6051

Monday & Friday
9:00 a.m. - 4:30 p.m.

Tuesday & Thursday
9:00 a.m. - 6:00 p.m.

Wednesday
12:00 noon - 4:30 p.m.

Stamford

56 West Broad Street
Stamford, CT 06902
Phone: (203) 975-3866
FAX: (203) 975-3870

Monday & Friday
9:00 a.m. - 4:30 p.m.

Tuesday & Thursday
9:00 a.m. - 6:00 p.m.

Wednesday
12:00 noon - 4:30 p.m.

AppleLink (203) 622-6052

Web Page: www.memberscu.coop • e-mail: lsabatino@memberscu.coop

Board of Directors:

Judith J. Tattar, Chairperson; Oliver Bloch, Vice-Chairperson; Lisa Dempsey, Secretary; Kathy L. Chartier, Treasurer; Ann Byrne, Linda Shirley, Paul Swaggart, Gail Taar, and Elizabeth (Abby) Bates

Supervisory Committee:

Paul Swaggart, Chairperson, Peter Lasalandra, Marilyn Maxwell

Members CU Management and Staff: Kathy L. Chartier, *President/CEO*; Lynn Sabatino, *Vice President and Branch Manager*; Michelle Tassone, *Loan Officer*; Kelly Becker, *Electronic Services Coordinator*; Rino Maranan, *Accountant*; and *Member Service Representatives:* Sena Povinelli (*Head MSR*), Gladys Lezama, Jessica Ardila, Kristal Jacobs, Elsa Soogrim, Kena Watson and Hugo Vera.