



College Survival Package is worth a million

It's a jungle out there when it comes to surviving college. That's why we're offering some real-life strategies for overcoming the financial challenges that students face. Our College Survival Package is an essential tool to ensure that students win financial independence and establish a good credit rating.

The College Survival Package bundles a Visa credit card, checking account with

no monthly service fee, an ATM card, and overdraft protection.

If you're just starting college, or returning to college, visit either of our offices at least three weeks before school starts. As the financial challenges become more intense, you'll be prepared.

The College Survival Package is a lifesaver for parents too. A simple phone call to the credit union will let you transfer funds to your student's account.



- ▶ Visa credit card with up to \$1,000 limit, with parent cosigner or secured by savings deposit
- ▶ Checking with free first order of checks
- ▶ NO monthly service fee or check-processing fee
- ▶ ATM 24-hour access to cash through NYCE, PLUS and MasterCard systems available on campuses nationwide
- ▶ Unlimited ATM withdrawals per month* and all Point-of-Sale transactions free
- ▶ Up to \$500 overdraft protection, with cosigner or secured by savings deposit

**All ATM withdrawals are free while a full-time student. MCU may request proof of school attendance. Credit Union will not reimburse surcharges assessed at foreign ATMs.*



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Office Closings Labor Day - Sept. 6
Columbus Day - Oct. 11





Annual Meeting Highlights

We would like to extend a warm welcome to our newest board members who were elected at the Annual membership Meeting held on April 15, 2004. Also, congratulations to Paul Swaggart, incumbent reelected, and our new Supervisory Committee members appointed by the board.

New Board Members

DIRK DELO – Resident of Greenwich and Director of Information Technology at Greenwich Academy
MARK THOMAS – New Canaan resident and Stamford Police Officer

Supervisory Committee

MICHAEL GAVAN – Resident of Greenwich and Greenwich High School teacher
AARON HULL – Resident of Norwalk and Greenwich High School teacher

GAIL TARR RETIRES

Gail Taar served on the Board of Directors for a number of years, retiring from the board on April 15, 2004. Gail has contributed a great deal to the direction of the credit union, and she always had the best interests of the members in mind. Thank you, Gail for your dedication.

Members Credit Union
Tattar Scholarship
Winners

Both of our Scholarship winners have been loyal members since they were very young. Congratulations to:

*Brett Garofalo
Greenwich High School student (left) who will attend Boston College, majoring in Biopsychology*

*Timothy Mahoney
Greenwich High School student (right) who will attend the University of Rhode Island, majoring in Nursing*

Congratulations and thank you, Judy Tattar

Judy Tattar has been involved with Members Credit Union since her first year of teaching when she needed her first car loan. She came to us then because she was part of a credit union family. Her dad had joined the credit union soon after it was formed in 1935.

Judy soon became a volunteer in the credit union, first serving as a building representative, then on the credit

committee, and finally as a board member. In 1986, Judy was elected Chairman of the Board, and served in that capacity until April 15, 2004, when she retired from the board.

Judy was instrumental in bringing about growth and change to MCU. During her tenure as Chair, we grew from a part-time operation with few services and \$7 million in assets in 1986 to

the full-service, two-branch \$25 million community credit union that we are today.

We will always be grateful for Judy's vision, foresight, dedication and caring. To thank and honor Judy, we are pleased to name the annual scholarship granted by the credit union the *Members Credit Union Tattar Scholarship*. Thank you, Judy! We will never forget your numerous contributions.



REMEMBER THE MEMBER

“In life, the important thing is to make a difference. And that my dear friends is what Members Credit Union does. It makes a positive difference in people's lives.

“Members Credit Union will always have a unique place in my heart.”

An excerpt from Judy Tattar's remarks in her address at the 2004 Members Credit Union Annual Meeting.



Judy Tattar (left) receives an award for 25 years of service presented by CT Credit Union Association President Art Corey.

From CT to Trinidad, the cooperative spirit spans the globe

Kathy Chartier, MCU president and CEO, recently participated in the Cooperative Credit Union League of Trinidad and Tobago Leadership Conference in Isla de Margarita, Venezuela. Kathy was a facilitator at the First Annual Youth Forum incorporated in the conference. In her capacity as Chairman of the CT Credit Union Association, she participated at a formal signing of a reaffirmation of the partnership established in 2002 between the Cooperative Credit Union League of Trinidad and Tobago (CCULTT) and the CT Credit Union Association.

Kathy Chartier (left) and Mr. Trevor Alleyne, President of CCULTT reaffirm the partnership that has positively impacted credit union members since 2002.



Loans for school or computers 1%* below regular rates

NOW AVAILABLE
U.S. Guaranteed
Student Loans.
Call or visit either
of our offices for
more information.

If your son or daughter is planning to attend college or private school this fall, you may need a short course in “Basic Finance.” The rising costs of tuition and books can really take a bite out of your budget. Beat the back-to-school blues with one of several loan solutions available through Members Credit Union.

Do your homework before school starts. Take advantage of our special rates on short-term personal loans to pay for education expenses.



** Regular rates apply for U.S. Guaranteed Student Loans.*

Don't be lured by “phishing” scams

Hundreds of consumers have found themselves victims of an email scam known as “phishing.” It involves high-tech fraudsters who pretend to be a legitimate financial institution or credit card company. Hiding behind the anonymity or the Internet, the fraudsters send out “official-looking” emails designed to

trick consumers into divulging financial and personal information such as account numbers, passwords, user names, Social Security Numbers and other sensitive data.

Please be aware that Members Credit Union will never request non-public informa-

tion via an email request. If you receive a suspicious email, do not reply to the email or respond by clicking on a link within the email message. Visit www.ftc.gov or call toll free (877) 382-4357 to file a complaint or get free information about how to avoid email scams.



BOARD OF DIRECTORS

Oliver Bloch, Chairperson
Ann Byrne, Vice Chairperson
Kathy Chartier, Treasurer
Paul Swaggart, Secretary
Elisabeth Bates, Director
Dirk Delo, Director
Linda Shirley, Director
Mark Thomas, Director

SUPERVISORY COMMITTEE

Lisa Dempsey, Chairperson
Michael Gavan
Aaron Hull

LOCATIONS & HOURS**Cos Cob Office**

393 East Putnam Avenue
Cos Cob, CT 06807
Office: (203) 622-6050
Fax: (203) 622-6051
Monday & Friday
9 a.m. – 4:30 p.m.
Tuesday & Thursday
9 a.m. – 6 p.m.
Wednesday
12 noon – 4:30 p.m.

Stamford Office

56 West Broad Street
Stamford, CT 06902
Office: (203) 975-3866
Fax: (203) 975-3870
Monday & Friday
9 a.m. – 4:30 p.m.
Tuesday & Thursday
9 a.m. – 6 p.m.
Wednesday
12 noon – 4:30 p.m.

APPLELINK

(203) 622-6052

INTERNET & EMAIL ADDRESS

www.memberscu.coop
lsabatino@memberscu.coop
klchartier@memberscu.coop

Keep your dream car spiffy with \$100 in oil changes or car washes

The smell of the interior. The purr of the engine. Americans have always cherished the dream of having a new car. And credit unions have always been there to help make that dream a reality...

...with low rates

Since Members Credit Union is a not-for-profit financial institution, our profits are returned to you in the form of better rates on loans – the same great rates on new and used vehicles.

...convenient terms

A low loan rate doesn't help much when you have a ridiculously short time to pay it back.

...advice you can trust

Many people have walked through our doors looking for financial advice on buying a car. We always recommend getting your financing approved before you shop.



Members Credit Union will help you finance the new or used vehicle of your dreams, plus we'll help you keep it looking good and running well for the first year of your loan with \$100 in oil changes and/or car washes. Simply bring us your receipts.

STOP paying high credit card rates

You'll get the green light on savings with our special 2.9% annual percentage rate for Visa Classic and Visa Platinum transactions. This offer is available through Oct. 1, 2004, and includes balance transfers, cash advances, and purchases.

Hit the road this summer and avoid expensive credit card debt along the way. Plus, earn ScoreCard bonus points every time you use your card. Apply today.

Cannot be used to pay off or pay down any current MCU loan. Rates will revert back to regular rates on October 1, 2004. The applicable rate for Visa classic is 12.0% APR and 9.99% for visa Platinum.



Jeans on Fridays?

Just in case you're wondering, our staff pays for the privilege of wearing jeans on Fridays and donates the money to a worthy charity of their choosing. Pictured to the left are Kelly Becker and Kena Watson from our Stamford Office making a \$250 donation on behalf of our staff to the New Covenant House in Stamford.

"Thank you, Spring High School Interns"

"I have had the opportunity to do a month of internship at Members Credit Union, and have learned a lot about the way the credit union works. Next fall, I will attend Sacred Heart University where I will major in Finance."

Monica Loaiza

"Currently, I am a high school student on internship at Members Credit Union. In the fall, I will be attending Barry University in Miami studying accounting. Someday I hope to attain a Ph.D. in accounting and become a certified public accountant."

Donald McKenzie, Jr.