



Home Equity Loans  
New Employees  
Page 2

Get e-Statements  
Visa Special Offer  
Page 3

Trip to Phillippines  
Statements on CD  
Page 4

## Members Credit Union celebrates 70th anniversary with free Financial Fair

At Members Credit Union, we kicked off the holiday season by providing a free Financial Fair for our members and residents of Stamford, Cos Cob and surrounding communities. Participants enjoyed free lunch, popcorn, balloons, children's activities, fingerprinting, and most importantly valuable financial information.

This exciting community-wide event marks our 70 year anniversary, and was held on

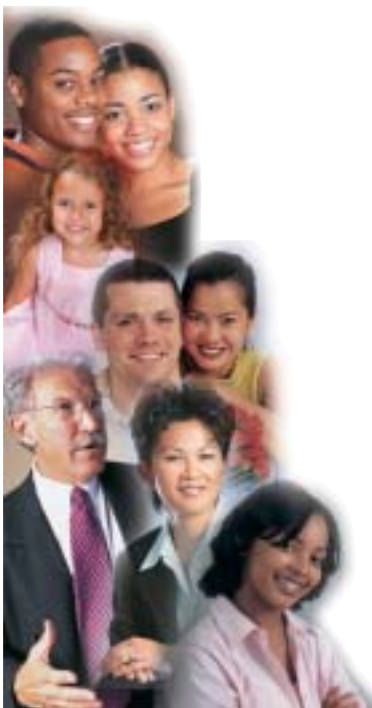
Saturday, December 3 at Greenwich High School. It's just one of the many ways that we can help educate people about budgeting, credit scores, identity theft, home equity lending and getting the best deal on a vehicle.

If you missed our free Financial Fair, we have included the highlights of one of the most popular breakout sessions below. Take a look at this checklist to help you take the wheel, to get the best car deal.



### Take the wheel, get the best car deal

- ▶ I have a good credit history and know my credit score
- ▶ I plan to get preapproved before car shopping
- ▶ I know how much car I can afford
- ▶ I know what kind of car I need and want
- ▶ I know how to research safety and reliability ratings
- ▶ I know how to find dealer invoice and other prices
- ▶ I understand various financing and warranty options
- ▶ I know what to look for on a test drive
- ▶ I know how to negotiate the best price





## You're covered with an MCU Home Equity Loan

Like an umbrella that shields you when the weather gets rough, a Home Equity Loan can protect you from unexpected expenses. After all, it's not always possible to save enough money for a "rainy day." A Home Equity Line of Credit or a fixed-rate Home Equity Loan can provide that extra layer of security.

With an MCU Home Equity Loan, you can make home improvements and repairs, pay for costly medical expenses or even help your children or grandchildren with education expenses. And, once you're approved for a Home Equity Line of Credit, you can take out cash and repay repeatedly without doing more paper work. Not only is our Line of Credit flexible, it is one of the only tax-deductible loans still available (depends on your personal tax situation, consult your tax advisor for details.)

You've worked hard. Now you deserve all the benefits of a Home Equity Loan from Members Credit Union. Call one of our loan specialists today at either Cos Cob or Stamford.

### HOME EQUITY LINE OF CREDIT\*

- ▶ **Receive \$100 cash bonus at closing**
- ▶ **No closing costs or application fees**
- ▶ **Rates as low as Prime -.75%**

### FIXED HOME EQUITY LOAN\*\*

- ▶ **Receive \$100 cash bonus at closing**
- ▶ **No closing costs or application fees**
- ▶ **Rates as low as:**

<b>5 years</b>	<b>5.00% APR</b>
<b>10 years</b>	<b>5.75% APR</b>
<b>15 years</b>	<b>6.50% APR</b>

\*New money only. Refinances and limit increases do not qualify. Rate is as low as Prime -.75% for lines of \$50,000 to \$150,000 with an initial draw of \$25,000 at closing. Line must remain open for at least 12 months or the reimbursement of waived fees applies to a maximum of \$250. Lines of \$10,000 to \$49,999 are 1/4% higher.

\*\*Loan minimum is \$10,000; maximum \$150,000. Loan must remain open for at least 12 months or the reimbursement of waived fees applies to a maximum of \$250. APR=Annual Percentage Rate. \$100 cash bonus applies to new money only.



**HAPPY NEW YEAR**  
from our MCU staff and  
board of directors

*"As we look forward to all the possibilities that the new year promises, we would like to thank you for allowing us to serve you and your family in 2006 and in the years to come. Happy New Year!"*



## HUMAN RESOURCES - OUR GREATEST ASSET

It is with great pleasure that we introduce two of our newest staff members. Our employees are truly our most valuable assets. They help us to fulfill our mission of "Making Lives Better."

FAUSTO MOLLINA (top) is a graduate of West Hill High School in Stamford and is attending Norwalk community College. He is also fluent in Spanish and he is a member service rep in Stamford.

VANESSA MOLLA (bottom) did an internship with us while attending Greenwich High School. She has since graduated and is attending Norwalk Community College. Vanessa speaks fluent Spanish and is a member service rep at the Cos Cob office.



## e-Statements promise security and rewards

- ▶ Sign up for e-Statements and we'll deposit \$5 into your account
- ▶ e-Statements are fast and secure to view and print statements
- ▶ Say goodbye to postal delays when you choose e-Statements
- ▶ Sign up for e-Statements receive Bill Payer for free
- ▶ FREE CU @ Home Online Banking at [www.memberscu.coop](http://www.memberscu.coop)  
(must have CU @ Home to receive e-Statements)

### Holidays leave you asking...

## Ho, Ho, How am I going to pay all these bills?

If your jingle bells have quickly turned into a tall tangle of jingle bills, we have a special delivery for you just in time for the New Year. Consolidate all your high-rate credit card balances into one manageable monthly payment with a balance transfer offer from Members Credit Union. Take advantage of 0% APR until June 30, 2006, when you transfer your balances to your MCU Visa Platinum, and 6.00% APR for balance transfers to a Visa Classic from Members Credit Union.\*

If you already have an MCU Visa Classic or Visa Platinum, transferring your balances is fast and convenient. If you do not currently carry one of our Visa credit cards, now is the perfect time to apply.



COMING SOON  
Annual Membership  
Meeting

*"Be sure to watch for lobby signs announcing the exact time, date and location of our upcoming Annual Membership Meeting."*

	MCU VISA RATES & TERMS CLASSIC	PLATINUM
APR for purchases	12.00% APR	7.50% APR
Balance transfer APR	6.00% APR thru June 30, 2006, then 12.00% APR	0% APR thru June 30, 2006, then 7.50% APR
Cash advance APR	12.00% APR	7.50% APR
Grace period	25 Days	25 Days
Method of computing the balance for purchases	Average Daily Balance including new purchases	Average Daily Balance including new purchases
Annual fees	None	None
Minimum finance charge	None	None
Transaction fee for purchases	None	None
International Fees	NO	NO



**BOARD OF DIRECTORS**

Oliver Bloch, Chairperson  
 Linda Shirley, Vice Chairperson  
 Kathy Chartier, Treasurer  
 Paul Swaggart, Secretary  
 Elizabeth Bates, Director  
 Ann Byrne, Director  
 Dirk Delo, Director  
 Lisa Dempsey, Director  
 Michael Gavan, Director

**SUPERVISORY COMMITTEE**

Lisa Dempsey, Chairperson  
 Aaron Hull  
 Frank Trotta

**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](http://www.memberscu.coop)

[info@memberscu.coop](mailto:info@memberscu.coop)

**HOLIDAY CLOSINGS**

Martin Luther King, Jr. - Jan. 16

Presidents Day - Feb. 20



## World Council of Credit Unions: making lives better in the Philippines

Kathy Chartier, CEO of Members Credit Union and CT Credit Union Association chairman, recently returned from Davao, Philippines, where she helped local entrepreneurs take a step forward in achieving their dreams of business ownership.

The trip was sponsored by the World Council of Credit Unions for the first-ever FOCCUS (Finance Organizations Achieving Credit Union Standards) Summit. FOCCUS is a branding and measurement tool for savings and credit cooperatives.

A highlight of the trip was the SCWE (Savings and Credit With Education) Grand Assembly. SCWE is a program that has benefited 40,000 Filipino women and their families. A credit union staff member goes out to the barangays and forms group of 25 women that are low income, but economically active and capable of micro-enterprise. The groups meet weekly to make a deposit and receive education on better health practices, self-development and better business know-how. The women take turns borrowing the money that they save. Each women starts with a very small loan (about \$17 U.S.). After it is paid they can borrow successively larger amounts. Many women at the Grand Assembly gave their testimonies about being able to put food on the table, and in some cases put a roof over their head. They have learned the wise use of credit, and have even learned to save. In short, they have become empowered as a result of the SCWE program.



*U.S. presenters at the FOCCUS Summit (left to right) Dennis Cutter, Tiffany Kultgen, Kathy Chartier and Tom Graves.*



*Groups organized by five credit unions were invited to attend the SCWE Grand Assembly, and 5,000 women attended. Each group performed a musical production, and picked a winning woman to talk about her success.*

### NEW! Receive your 2005 statements on CD

As a member of Members Credit Union, you now have the option of receiving your 2005 statements on CD. It's a safe convenient way to store your important financial data without filling up the filing cabinets. To request your CD, please call or visit either of our offices before January 31, 2006. A \$25 fee will be deducted from your account for each CD requested. Call today to receive your CD by mail.

