



## www.memberscu.coop is new and improved!

Have you visited our website lately? It has a fresh new look and more capabilities than ever before. You can still access CU @ Home Internet banking, your VISA account online and Members Marketplace online, but now you can do much more. You can now order checks online, get a listing of SUM surcharge free ATMs, use an array of financial calculators, and view interactive sights for your children and teens. If you are shopping for a house or car, take advantage of the new interactive tutorials for tips on how to negotiate your best price and make your best decisions. When you visit the sight, please take a minute to complete and send us a contact form. We value your views, and appreciate your comments on how we can continue to improve our website.



### When it comes to mortgage lending— we'll make you feel right at home.

Now you can finance the purchase of a home or refinance your current home loan directly through your credit union! We've made special arrangements with CUNA Mortgage Corporation to offer a variety of competitive fixed rate and adjustable rate mortgage programs.

Buying a home is a big step. That's why Members Credit Union offers you a unique combination of service, experience and knowledge in mortgage lending as well as a wide selection of fixed and variable rate mortgage loans. Whether you're purchasing a new home or refinancing your current loan, Members Credit Union will help you choose the right loan to match your budget.

To learn more about home loan financing, be sure and attend the **First Mortgage Seminar on October 29, 2003**. For more details, please contact the credit union office at (203) 975-3866 or (203) 622-6050.

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On Thursday, October 16, credit union members worldwide will celebrate International Credit Union Day. This year's theme "Credit Unions: The Heart of Our Communities," honors the important role credit unions play in our communities. Service with heart — is what makes credit unions stand out in the financial world.

Credit unions have kept their purpose constant for more than 150 years. Today, more than 112 million people are building better tomorrows for themselves at 37,000 credit unions worldwide.

Because credit unions are not-for-profit financial cooperatives, our focus has always been on service to members. Whether we're providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member during hard economic times, or simply offering a better deal on a used car loan, we are dedicated to help make a difference for our members and in the community.

**In honor of International Credit Union Day, we will be serving light international refreshments and holding prize drawings at our credit union offices on October 16. We hope you'll stop by!**

The staff at Members Credit Union would like to take the opportunity to thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing and how we can provide even better service in the future.

## Tips Help You Avoid Holiday Credit Trap

If your credit card or line of credit is nearly maxed out, you may soon begin to feel some stress about meeting holiday expenses.

You may be tempted to use the credit available from revolving credit accounts and get yourself more in debt than ever. But with a little planning, you can avoid overspending and meet your credit obligations without going further into debt.

- 1) Be realistic in determining how much you can spend for the holidays.
- 2) Make a list of all the items you plan to purchase and set a limit on what you will spend for each item.
- 3) Bargain shop. If you see something you'd like to buy at a specialty shop, chances are that you can probably find it cheaper at a discount store. Also, be sure and take advantage of store sales.
- 4) Avoid the temptation to purchase gifts for yourself while you're shopping.
- 5) If you have time to bake, holiday candies and cookies are great inexpensive gifts that everyone can enjoy. If you have a special hobby like stained glass, quilting, or candlemaking think about making your own gifts.

So, what happens if the holidays are over and you find that you've accumulated more debt? Contact Members Credit Union about a holiday loan.

## Need Some Holiday Cash Early?

Just about everyone can use a little extra cash during the holidays. That's why we're offering a special rate Holiday Loan.

- **7.99% APR\***
- **Borrow from \$500 up to \$5,000**
- **Take up to 12 months to repay**

\*Annual Percentage Rate (APR). Monthly payment for a \$1,000 Holiday Loan at 7.99% for 12 months is \$87.00. Holiday Loan may not be used to pay off or pay down any Members Credit Union account. The rate of 7.99% is available through 12/31/03. Rate discounts not available. Your individual rate will be based on your credit score.



## Featured Artist displaying his work in both branch offices:

Jean Pointdujour, a Stamford resident, a teacher at Greenwich High School and a member of Members Credit Union is displaying his art in both of our branch locations in Stamford and Cos Cob. Jean discovered his new talent as a painter two years ago while substituting for an ART teacher. Please visit our offices to view his beautiful paintings.

# Holiday Schedule

## Columbus Day

Monday, October 13

## Veteran's Day

Monday, November 10

## Thanksgiving

Thursday, November 27

Friday, November 28

## Christmas Day

Thursday, December 25

## New Year's Day

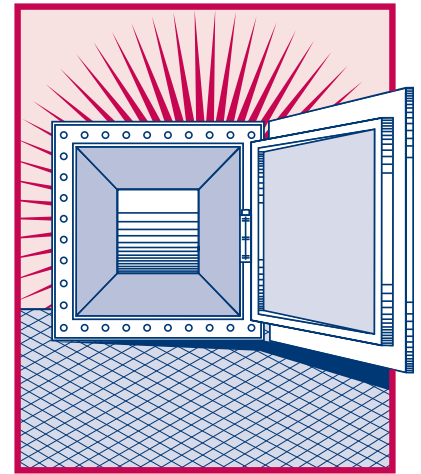
Thursday, January 1

## Credit Union Services

American Express® Travelers Cheques  
 AppleLink Audio Response  
 ATMs Accessing NYCE, PLUS and SUM  
 Automobile Loans  
 Boom! Teen Savers Club  
 Checking  
 Credit Disability and Life Insurance  
 CU@Home Internet Access with Bill Payer  
 Direct Deposit  
 Electronic Deposits and Payments  
 Family Membership  
 First Mortgage (through CUNA Mortgage)  
 Group Rate Insurance Programs  
 Home Equity Lines of Credit  
 Individual Retirement Accounts  
 Legal Service Plan  
 Market Index Certificate  
 MasterMoney Debit Card  
 Members' Marketplace  
 Notary Service  
 Payroll Deduction  
 Personal Loans  
 Planet M Young Savers Club  
 Rewards Account  
 Second Mortgages  
 Share Certificates  
 Share Savings  
 Share-Secured Loans  
 Signature Guarantee  
 Special Club Accounts  
 U.S. Government Guaranteed Student Loans  
 U.S. Government Bonds  
 VISA® Credit Cards

## Safe Deposit Box Sale until December 2004.

We are discounting the annual fee for new rentals on Safe Deposit Boxes for the remainder of the year and 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

## 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](http://www.memberscu.coop) • e-mail: [lsabatino@memberscu.coop](mailto: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.