



## Members Credit Union

126 East Putnam Ave.  
Cos Cob, CT 06807  
203-622-6050

<https://www.memberscu.coop>

### News From Your Credit Union

#### Quick Links

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#### Annual Meeting

MCU's AGM will take place on Tuesday, May 17 at 5:30 PM. Watch for details.

Like us today on Facebook and keep up with our latest news...



[Follow us today!](#)

[Simply Your Life With Remote Check](#)

April 3, 2016

## April and May are Auto Loan Special Months at MCU!

### Feel Like a Kid Again!

Drive your dream car with a great low rate during our special promotion and you will be entered to win a battery powered Mustang for the little ones in your life! Borrow for as low as 2.24% for 5 years\* with pre-approval.



[View our Rates](#)

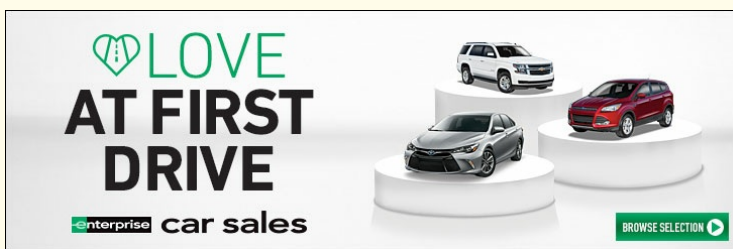
### [Buy A Quality Used Enterprise Car and Save Even More](#)

Because of our special relationship with Enterprise Car Sales, during April and May you will save an additional 1% off of our already low sale rate and receive a \$100 gift card! Yes, as low as 1.24% for 5 years\* with pre-approval for a quality Enterprise used car! Please click on heading to view their inventory. Contact us for pre-approval and a referral.

\*Your individual rate will be based on your credit score. Equal Opportunity Lender.

## Deposit

If you own an Apple or Android smart phone, you can now make your deposits with your cell phone, iPad or tablet. Instead of driving across town, fighting traffic, climbing to the second floor with children in tow, racing to beat the clock or waiting for snail mail! Sign up is quick and easy. Please click on the heading and get started today!



### Our Online Auto Buying Tool Just Got Even Better!

Do you know it takes the average buyer 2-3 months to choose their new or used vehicle? Now you can shop from the comfort of your own home on Everything Automotive. Compare makes and models, available vehicles and dealers. Even take a virtual test drive. Apply for your auto loan before you go to the dealer and receive .25% off of your already low MCU rate. Please click on heading to learn more.



### **MCU VISA 0% Transfer Balance Promotion**



**"Did you hear? MCU has a VISA balance transfer promotion! 0% interest until April 30, 2017! I'm going to transfer my balance from my high rate card today"**

This 0% transfer balance promotion will be in effect from April 1, 2016 through April 30, 2017. It applies to both our Classic and Platinum cards. All transfers must be made before October 31, 2016. A 3% transfer balance fee will be charged at the time of origination. If you don't already have our VISA you may apply for our card and take advantage of this program.

### **A Message From the Board Of Directors**

### **The Value of Membership in MCU**

We strive to give our members good value with everything we do at MCU, whether it is the open hours and electronic conveniences that you are looking for, loans with great rates and no small print, or staff that know your name and give you personalized service. We have never been able to quantify the financial value of your membership before. The Credit Union National Association recently compared our rates and fees to other financial institutions in Connecticut and we are proud to announce that we save our members \$158 per household per year. In other words,

## **We Save Our Members Over \$330,000 Per Year!**

### **In Memoriam**

Many of our longer time members remember and speak fondly of Joe Russell. We often hear stories of how he used to give loans out of the trunk of his car. Joe was a math teacher at Greenwich High and ran MCU, which was then Greenwich CT Teachers Federal Credit Union, in the 1960's to 1987. His stories are a rich part of our history. We appreciate all that he contributed to our credit union's culture. Sadly, Joe passed away on January 29, 2016 after a long, full life. Education was one of Joe's strongest passions, and in his memory, we have purchased a full set of Biz Kids, a series of financial education videos for children ages 8-16. Biz Kids was funded, created, and distributed by credit unions and currently show on PBS stations nationwide. We will show the series in the office on selected days, offer classroom presentations including a video and lesson plan and lend the videos to classrooms. Rest in peace Joe, MCU will never forget you.

### **MCU is a Not-For Profit Financial Cooperative**

As a Cooperative we exist solely to serve you, our members. We serve a defined community which includes anyone who lives, works, worships or attends school in Fairfield County, Connecticut, and their family members. We have a volunteer Board of Directors, and all of our resources are reinvested into the community in the forms of improved services and lower loan rates and fees. We welcome your feedback, suggestions, and volunteer inquiries at any time. Please feel free to contact me.

Cooperatively,

*Kathy L. Chartier*

President

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