

December 2011

Happy Holidays



MEMPHIS MUNICIPAL EMPLOYEES FEDERAL CREDIT UNION

THE CREDITOR

www.mmefcu.org

Thank You Members!

As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union

has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing your

credit union. We look forward to continuing to serve you in the months and years ahead.



Thinking about giving gift cards this Christmas season? Save yourself the extra trip to retailers and purchase them at your credit union. Feel free to call or come in and ask a member of our staff about our gift cards.

Direct Deposit: Simple And Safe

Chances are you already have regular recurring payments, like your paycheck or a Social Security check, directly deposited into your checking or savings account. It's one of life's greatest conveniences! But did you know that you also can have other checks deposited directly into your

account at the credit union? For example, if you get a tax refund, you can specify that the refund be electronically transferred into your checking account. You'll simply need the credit union's routing transit number and your account number. The routing transit number is the nine-digit number printed on the

lower left hand corner of your checks. Or simply give us a call and we'll go over the correct numbers with you. Using direct deposit means you'll have access to funds more quickly. It's safer, too. No more worries about a thief getting to your mailbox before you do. For more information about direct deposit, call or stop by the credit union.



Website Offers Wealth Of Info

When you need information about your credit union, we're as close as your computer. Visit us online at www.mmefcu.org. You'll find details about share savings accounts, share certificates and other savings plans, loans for vehicles, home improvements or any good reason, plus all the other products and services available to help you manage your money and reach your personal financial goals. Looking for contact information, hours of operation, or special offers? You will find that, and

more, on our home on the Web. So, the next time you have a question about the credit union, the answer is probably just a few clicks and keystrokes away, anytime, day or night. It's your seven-days-a-week, 365-days-a-year information source, so stop by whenever it's most convenient for you.



Holiday Skip-A-Payment is now available for November or December. For more information, please call the loan department at (901) 528-2816, or you can visit our website for a printable application, thanks.

E-Services: Easy And Environmentally Friendly

Sut the credit union on your schedule, not ours, when you sign up for e-Services. With electronic services, access to your credit union account is just a few keystrokes, mouse clicks, or taps away, anytime, day or night. Using e-

Services is kinder to the environment as well. You can perform many transactions that previously required a trip to the credit union, saving the environment from emissions as well as protecting your pocketbook from high gas prices. Plus, when you choose e-Services, you can save important documents electronically, printing them selectively, as

needed. You can visit the credit union's Web site to find more information or if you are concerned about how to get started, just stop by the credit union and we'll show you just how easy it is to begin using e-Services. Once you do so, you'll wonder how you ever got along without them!

