



MONEY MATTERS

Fall, 2011



Montgomery County Credit Union is now community chartered

What does this mean? It means that any person that lives, works, worships or goes to school in Montgomery County can join MCCU.

So spread the news. Encourage your neighbors, coworkers, family members and fellow parishioners to join the credit union family.

As a credit union member, you already know about the many benefits of belonging: lower rates on loans, higher rates on savings and fewer and lower fees for financial services.

You will be doing your friends and family as well as yourself a favor. That's because as the credit union grows, we are able to operate more efficiently and any savings will be passed onto you and them.



Lori K. Tieman, President and CEO
Montgomery County Credit Union, Inc.

The credit union privacy policy is available on our website anytime. If you would like a copy mailed to you, please let us know.



during MCCU's

SAME GREAT RATE loan promotion

****as low as 2.79%**
on all NEW & USED
2009 – 2012 vehicles

Do you have a 2009 – 2012 vehicle financed somewhere else? Let us pay off your higher-rate loan and still get rates as low as 2.79%

Offer expires October 31, 2011

No refinancing of current MCCU loans. **2.79% rate is based on a minimum credit score of 700 and actual rate is determined by individual credit score.

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NEW CREDIT UNION HOURS

You spoke and we listened. Notice our extended office hours and Saturday hours on the reverse side of this newsletter.

TAKE TIME TO UPDATE YOUR PERSONAL INFORMATION

Have you gotten married or divorced and changed your name? Have you moved? Do you need to change the beneficiary on your MCCU account?

Please take a few minutes to make sure your personal information is correct. You should do this on an annual basis.

Call or stop by a credit union office to make sure we have your up-to-date information on record.

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IN CASE OF EMERGENCY

Add ICE (In Case of Emergency) to your cell phone's address book. ICE includes the phone number and name of a key contact or next of kin. This lets medical personnel know who to contact if you become incapacitated. Paramedics suggest using "ICE WIFE" or "ICE DAD" if you need to designate more than one contact.

However, if you "LOCK" your phone, they will not be able to use it.

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www.mccuinc.com

Our website and on-line banking service have been upgraded to be more user friendly and give you more information.

Check them out.

E-STATEMENTS COMING SOON

An e-statement is an electronic version of your paper statement that you access using your own computer. It looks just like the statement you receive in the mail, but you receive it much sooner. You will receive an e-mail letting you know it is ready to access.

E-statements are perfectly safe. You must use your user ID and password to gain access to them on the credit union's secure website. You can simply view them or you can print a copy for your records from your own computer at your convenience.

Call to sign up. You will enjoy convenience, safety and timeliness.



MAIN OFFICE

409 E. Monument Ave., Suite 105
Dayton, OH 45402-1280

Phone: (937) 224-4050

Fax: (937) 224-4200

MemberLine: (877) 611-3926

HOURS OF OPERATION:

8:00 – 5:30 Monday – Friday

8:30 – 12:00 noon Saturday

GOOD SAM HOSPITAL BRANCH

2222 Philadelphia Dr.

Dayton, OH 45406

Phone: (937) 734-1090

Fax: (937) 734-4118

HOURS OF OPERATION:

7:00 – 3:00 Monday - Friday

Closing Announcements:

Montgomery County Credit Union

will be closed for business on:

Monday, October 10 for Columbus Day

Friday, November 11 for Veterans Day

Thursday, November 24 for Thanksgiving

Monday, December 26 for Christmas

Monday, January 2 for New Years

WE WILL BE OPEN normal business hours
THE FRIDAY AFTER THANKSGIVING.