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Issue 112

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Dana Alderman, President  
Carrie Vargas, Operations Officer  
Kelly Woods, Loan Officer  
Kathleen Jobe, Member Service

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John Dowdy, Jr., Vice-Chair  
Judy Warson, Secretary  
Linda Stockton  
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### In this *Credit Line* issue...

- New member promotion
- Home equity loans
- New services coming
- Annual meeting registration form
- MBCU staff changes benefit you!

## President's Pen: Setting Goals for the Year Ahead

You will find this issue of *The Credit Line* full of important information. Because this is our primary resource to reach all of our members, we utilize it to keep you informed of any noteworthy changes. This is also how we keep you informed of any new products or services that we will be offering.

I encourage you to take a look at our website, the most efficient way to keep up to date in between newsletters. You will find the site very user-friendly and informative. Use it to download a loan application, sign up for online banking, view a list of services, and much more.

Our annual meeting is coming up May 12th, 2006. I hope to see you there! Remember that this is your credit union and we want to hear from you. The Board of Directors and staff have worked very hard over the last few years to put the products and services in place to attract more members even while serving you better. **Growing our credit union is our focus this year!** We have set a goal of 180 new members this year and we need your help to do it. Please take advantage of our promotion (see *below*) to help us sign up new members and to earn some extra cash.

Remember, my door is always open. Feel free to call or email me anytime. It is a pleasure serving each of you.



Introduce your family and friends to the benefits of Credit Union membership...for you and for them!

For each eligible member opening an account of \$25, you get \$5 each. Recruit the most members and you get an additional \$100.

And, the new member who gets their entire paycheck direct-deposited will receive \$5 per month in their account through 2006.

Need help? You'll find services on our site, or ask us to send you materials.

## HOME SWEET HOME EQUITY



### Need a home equity loan?

**Take advantage of MBCU equity loans featuring NO CLOSING COSTS.**

**To qualify, all you need is a current appraisal within the last year or the assessed value by your county collector.**

**Find out more by contacting our office or going directly to our Web site.**



Missouri Baptist Credit Union...  
Baptists helping Baptists!  
[www.mobaptistcu.org](http://www.mobaptistcu.org)

## Ch,ch,ch, changes...

Careful readers will note that there are changes to the staff listing on the front of this newsletter.

Carrie Vargas has been promoted to Operations Officer and Kelly Woods has been hired as our new Loan Officer. Kelly brings with her 14 years of credit union experience. All four of our staff are here to help!

Our credit union has been rolling out new products and services to enhance your membership and attract new members

## (Computer) Screen Test

Wanting to tell your friends about the benefits of MBCU membership, but can't remember everything? Go to our Web site, [www.mobaptistcu.org](http://www.mobaptistcu.org). Not only does it sport a new look, it also now includes a list of our member services.

## Coming soon...



## Money Market Accounts

Earn the yield of a certificate, with the flexibility of a transaction account.

## Pay in your PJ's!

On-line bill payment allows you to point and click day and night for a low monthly fee without stamps, envelopes or trips to the post office.

## Federal Holiday Closings

Next quarter our offices will be closed:

April 14 Good Friday  
May 29 Memorial Day  
July 4 Independence Day

# FYI for YOU

## Information about your membership

### Debit Cards Tips

If you have been utilizing your debit card, you will find the following tips useful:

**Tip #1:** There is a daily limit of \$300.00 for all PIN based transactions.

**Tip #2:** There is a daily limit of \$500.00 for all Signature based transactions.

**Tip #3:** If you have made it through the first two tips and realize that these limits will not meet your needs, call us. We can adjust your limits accordingly.

**Tip #4:** Please remember that your available balance is based on your *previous* end of day balance.

**Tip #5:** To find a CO-OP network ATM, please visit our Web site and click on the CO-OP icon. Then click on the ATM locator.

### Tickets, Anyone?

Each year, we provide discounted tickets to area attractions. Check our Web site or call our office to ask about prices and order tickets for Silver Dollar City, Celebration City and White Water.

### Transfers

In case you missed it in the last newsletter, our credit union is now able to originate Western Union Transfer for members. (*Note: There is a \$20 fee for this service.*)

### Share and Certificate Rates

Please contact our offices for our most current CD and savings rates. They can also be found on our Web site, [www.mobaptistcu.org](http://www.mobaptistcu.org). Certificates can be bought in a minimum amount of \$500.00. Rates are subject to change at any time.

## Be the Boss - Attend the MBCU Annual Meeting

Our annual meeting is coming up May 12, 2006 at 10:30 a.m. This is your opportunity to hear reports, voice your comments or concerns and get to hear about what is ahead for your credit union — not to mention fellowship, a great lunch and our fabulous door prizes! Want to come? Mail or bring in your registration form below before May 5th, 2006 along with \$5.00 per person. These are exciting days . Be a part of it!



## MBCU 43rd Annual Meeting Registration

Baptist Building • May 12, 2006 • 10:30 a.m.

Your refundable \$5.00 per person registration fee includes: meeting, lunch...and more!

Number of persons attending: \_\_\_\_\_

Name/Daytime Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

E-mail: \_\_\_\_\_ @ \_\_\_\_\_

Send or bring by this form with your registration to:

Missouri Baptist Credit Union, 400 E. High Street, Jefferson City, MO 65101. Deadline: May 5th, 2006