

THE Credit Line

A quarterly
publication of the



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Issue 116

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President's Pen: Exciting activities are afoot!

We have a lot of exciting things going on! Be part of them all!

* The 44th Annual Meeting for Missouri Baptist Credit Union

It's a time for fellowship, great BBQ, and keeping up with news about YOUR credit union. Oh, and don't forget to mention the door prizes, we guarantee they're worth coming for!

* Credit Score educational seminar.

Join us on May 1st for our first educational seminar. Watch the media or surf the 'Net and you will hear about improving your "Credit Score." Our Board of Directors and Staff are very excited to provide this valuable program to current and potential members, to give you the information you need to know on how to understand your credit score, how to maintain a good rating, and how to protect yourself from fraud.

NOTE: You must RSVP by Tuesday, April 24.

* Great promotions through April 30th.

Start a youth account for only \$5.00. Purchase or finance a vehicle and get a "goody bag".

* Our NEWEST promotion through August: Home Equity Loans.

Consolidate bills, pay for tuition and get those nagging home repairs done! Now that spring has you ready to get out and enjoy this beautiful weather that God has blessed us with, you can really use our special Home Equity Loan promotion through the end of August. Call today to inquire about our sizzling rates and terms.

Your comments and suggestions are
always welcome. Contact me anytime!

Dana M Alderman



Protecting Debit Card convenience

Account safety is always a top priority here at MBCU. Fraud and identity theft are becoming huge problems for many financial institutions and their members.

Your debit card transactions are monitored by Falcon, a third party to ensure the authenticity of those transactions. Each transaction is given a score, and you are contacted when a transaction is outside of your normal pattern or appears to be fraudulent. If they can not reach you, they allow us to follow up, after the transaction has been approved.

Necessary process changes now mean Falcon will score each transaction as it comes in and make an approval decision at that time.

Suspicious transactions, such as a large dollar amount and not in your normal pattern of transactions, will be denied.

To ensure that this procedure works as intended, we are requesting some information from you. Please update us with the most current telephone numbers and addresses, so that we may be able to verify what would have been a denied transaction. Also, if you plan on making a large or unusual purchase, please let us know so that we can let Falcon know to approve the transaction.

This should not present an inconvenience, but instead is a proactive way to protect your account to the best of our ability.

44th Annual Meeting

This year's annual meeting will take place at the McClung Park pavilion on May 15. Dinner, catered by Lutz BBQ, will begin at 5:30 p.m. followed by our meeting and those fantastic door prizes you keep hearing about. Use the form (right) to register along with a refundable \$5 deposit per person.

The deadline for reserving your spot is May 8.

Auto Loan Promotion



Purchase a new or used auto! Finance it with Missouri Baptist Credit Union!

Through the month of April you will also receive a "Goody bag" for your car! It's our way of saying "Thank You" for allowing us to serve you.

Board openings

If you would like to become more involved in the policies and strategies of the Missouri Baptist Credit Union, why not be part of our Board? The Board will have two openings this year.

If you are interested, contact us. Our Nominating Committee will review all submissions and make recommendations at this year's annual meeting.



www.mobaptistcu.org

Visit our site for:

- * Online virtual banking
- * Bill payment
- * No-fee ATM locator
- * NADA vehicle reviews
- * Current loan and CD rates



MBCU 44th Annual Meeting Registration

McClung Park Pavilion • May 15, 2007 • 5:30 p.m.

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

Number of persons attending: _____

Name/Daytime Phone: _____

Address: _____

City/State/Zip: _____

E-mail: _____ @ _____

Send or **Make screens and borders separate boxes rather than** your registration to:

Missouri Baptist Credit Union, 1000 North Street, Jefferson City, MO 65101. Deadline: May 8th, 2007

Legis

As me news-
letter, th ation
pending our
that will impact your Missouri
Baptist Credit Union. Larger
credit unions are often under
attack by Missouri banks. While
most of these issues do not di-
rectly pertain to Missouri Baptist
Credit Union, it is important to us
because the resulting legislation
from these battles often does.

At press time, Senate Bill 591 is being negotiated. This bill gives clarification for the ability of credit unions (like ours) to expand their fields of membership and to implement growth strategies currently on hold. Now is the time to contact your representative and let them know how much you value your credit union.

If you are interested in protecting your credit union and would like to know where your state representative stands on these issues, please call Dana Alderman. *Your support is needed!*

And, visit here for more details:
www.missouricreditunions.org.

Discount Tickets!

Once again, MBCU is your source for discount tickets to summer fun. Contact us first to ask about your savings!

Start Young and Save!

Here's a promotion that can make an difference in the life of a child.

Normally, it requires \$25 to open an account, but during this limited-time offer you can open an account for those 18 and younger for only \$5.00.

Even better, MBCU will deposit the first \$5.00! The member would then have up to a year to deposit the remaining amount to

bring their account up to the par value of \$25.00.

There will also be a drawing at the end of the promotion. The winner will get their account brought up to the \$25.00 par value and a \$25.00 gift card!



Holiday Closings

Next quarter's office closings include:

April 6	Good Friday
May 28	Memorial Day
July 4	Independence Day