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THE Credit Line

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**President's Pen: Celebrating the first 45 years**

Forty-five years — and we're just getting started!

As I study the history of this institution, I discovered our many eras. Migrating from a Savings institution to a Loan institution, to now a full service financial institution, has had its challenges. However, from its earliest beginnings through today, the goal has always been the same: **Serve Missouri Baptists.**

Today, we are now facing a new challenge, and we need your help. We need to grow the membership. It is time to tell others about this best kept secret.

With the state of the economy and all of the scams that are out there, MBCU represents a place that exists to educate and serve its members. We want to be able to help each of our members gain financial freedom and security. Please come and attend your 45th Annual Meeting and learn about all the exciting plans for the future of your credit union.

Dana M Alderman

We want you!

Want to be a part of the MBCU ministry? Our Board oversees new and existing services and policies of the Missouri Baptist Credit Union. If you are interested in serving or would like to nominate someone in writing, contact our offices! Remember, it is *your* credit union!

45th Annual Meeting

Want to be challenged? Fed? Then you need to join us for this year's Annual Meeting at McClung Park in Jefferson City on May 15. Doors will open at 5:00 p.m. with dinner served at 5:30 p.m. and our program. (OK, yes, and door prizes!)

As you can read above, this is a time for fellowships, information and addressing the opportunities and challenges ahead. Use the registration form on the back and return it by May 8. Call us for directions!

Membership Share Reduction

The next time you visit us online or stop by the credit union, you may have a \$20 surprise waiting for you!

Missouri Baptist Credit Union's Board of Directors voted to reduce the cost of one membership share to \$5.00 (five dollars). It is our belief that this reduction is a good balance of remaining competitive as well as still showing value to your membership.

While we always encourage our members to save, we wanted to make you aware that this amount will now be showing in your available amount to withdrawal.

MBCU Office Schedule

Federal/religious closing dates for this quarter include:

May 26th - Memorial Day
July 4th - Independence Day



Credit unions at work (clockwise from top): President Alderman explains to Congressman Ike Skelton just how many of his constituents are credit union members; Representative Charlie Norr (D-District 137) learns about credit unions' charitable efforts from Carrie Vargas as the State Capitol on February 20, 2008; Congressman Skelton meets with credit union representatives; President Alderman speaks with Senator Carl Vogel (R-District 6).



Legislative Update

Missouri Baptist Credit Union employees and volunteers see the importance of being active in the political arena.

It is important that our legislators know how many of their constituents are credit union members. They need to understand the importance of ensuring that legislation is passed that has a positive impact on our institutions.

Credit unions of all sizes need to be heard. See how MBCU staff is staying involved (left) to ensure the stability of your credit union.

There is current legislation pending that will impact credit unions. Please join MBCU to help ensure that we have a future in the financial market. Call us for an update,

Find more resources by visiting www.missouricreditunions.org. If you don't already know, find your legislators on the link provided there and let them know how important your credit union is to you!

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www.mobaptistcu.org

Debit Card Change

Actually this is one change that MBCU hopes you *didn't* notice!

Recently our credit union changed the processor of the debit card program. This transition has been almost seamless to our members. As noted in past newsletter, we were patient choosing the program that would cause the least amount of confusion and downtime for the member.

The noticeable change for our members is that your balances are now immediately available. Previously, cutoff times interfered with the availability of balances.

This is another example of how the Board and staff listen to your concerns and act on them so that we may provide the best service we can.



MBCU 45th Annual Meeting Registration

McClung Park • May 15, 2008 • Doors open at 5:00 pm

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 bring by this form with your registration to:

Missouri Baptist Credit Union, 400 E. High Street, Jefferson City, MO 65101. Deadline: May 8th, 2008