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Staff

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
 Gene Foster
 Jay Hughes

Supervisory Committee

Chris Calmer
 Nona Wagner
 Elaine Carder

Missouri Baptist Credit Union

400 E. High St.
 Jefferson City, MO 65101
 (573) 635-4428
 Fax: (573) 636-4325
 Audio Response: 888-857-0396
 www.mobaptistcu.org
 E-mail: creditunion@mobaptistcu.org



In this newsletter...

- Special promotion for new members 18 and younger!
- Get a free "Goodie" bag!
- Work to preserve credit union distinctions

President's Pen: Living Out Our Motto

As I write this article from Jefferson City, we are finally starting to see the ground again. I had said that I wanted at least one good snow this year to watch the kids play and see how beautiful it looks hanging on the tree limbs, so God answered my prayer with 14 inches of snow! You know the old saying: "Be careful what you pray for"!

By the time you receive this newsletter, another Christmas will have been here and gone since this was written. The Board, Staff and local members really got into the spirit of giving this year as we donated Christmas gifts to the Missouri Baptist Children's Home. This act goes hand in hand with our credit union motto "Baptists Helping Baptists". I am sure that the gifts put some smiles on some very deserving children!

Please check out the rest of the newsletter for all of the latest that is going on here at YOUR credit union. You'll also find ways that your involvement as a member can help to better define credit unions. And, review our services! We have added the products and services that will allow us to be your PFI (primary financial institution). Let me know if there is anything else that we can do to serve you better.

Dana M Alderman

Start Young and Save!

As we begin a new year, why not make a resolution to encouraging young people to save?

Rather than the \$25 normally required to open an account, we are offering a limited-time offer for those 18 and younger to open an account 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.

Need more? 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!

Auto Loan Promotion



Purchase a new or used auto and finance it with Missouri Baptist Credit Union through the month of April and you will receive a "Goodie" bag for your car! Just our way of saying "Thank You" for allowing us to serve you.

Closing Dates

We will be closed for the following federal holidays...

- 1/15 - Martin Luther King
- 2/19 - President's Day
- 4/6 - Good Friday

Join the Fight to Save Missouri Credit Unions

As a Missouri Baptist Credit Union member, you are one of more than 1.2 million people who belong to a Missouri credit union. Here in Jefferson City and in communities across the Show-Me State, credit unions provide a valuable service to their members.

This great service is under attack. Credit unions are facing great challenges – from the courtroom to the legislature – by bankers who are trying to limit financial options for Missouri's consumers like you.

A recent circuit court decision overturned Missouri's credit union field-of-membership regulation. It has rendered Missouri credit unions unable to expand who they are able

to serve based on geographic area, and membership growth is critical to credit unions' survival. Missouri credit unions urgently need a legislative resolution to this issue.



With the 2007 state legislative session approaching, credit unions are preparing for a grassroots political advocacy campaign to preserve their right to serve Missouri's consumers.

For this effort to succeed, state lawmakers must hear from you, their constituents, about the valuable

service credit unions provide in your community. This will help them understand the impact if credit unions are no longer able to reach out and grow within their communities. Your grassroots efforts are essential in passing legislation that will ensure credit unions have the right to grow and serve the financial needs of Missourians for years to come.

Missouri Baptist Credit Union is asking for your help in this campaign to save Missouri credit unions. To join the fight, visit www.missouricreditunions.org. You may also contact Dana Alderman at dalderman@mo-baptistcu.org or contact Peggy Nalls at pnalls@mcau.org or (573) 636-1010.

Congratulations!

Jack Emmitte and Joy Barker were the drawing winners in Cape Girardeau. Mr. Emmitte took home a TV/DVD player and Joy was the winner of a \$50.00 gift card!

Thank you to all of the members who came by our booth at this year's Missouri Baptist Convention Annual Meeting. Carrie Vargas and I had a wonderful time fellowshiping with each of you. We were very excited to let members know what is new at the credit union and to answer any questions.



We're Here - 24/7

Been to our Web site lately? You'll find everything from online virtual banking and bill payment to a no-fee ATM locator, NADA vehicle reviews and current loan and CD rates. It's all here at:

www.mobaptistcu.org

Courtesy Pay Privilege

It is the policy of Missouri Baptist Credit Union ("the credit union, we, us, or our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of applicable service charges; or E) The deposit of items, which according to the credit union's Funds availability Policy, are treated as not yet "available" or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account (primarily used for personal and household purposes) has been open at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: A) Continuing to make deposits consistent with your past practices, and depositing at least \$300 or more in your account within each thirty (30) day period, (B) You are not in default on any loan obligation to Missouri Baptist Credit Union (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days, and (D) Your account is not the subject of any legal or administrative order or levy, we will consider without obligation on our part, approving your reasonable overdrafts. This discretionary service* will generally be limited to a \$300 overdraft (negative) balance for Free Checking accounts. Of course, any and all fees

and charges, including without limitation our Non-Sufficient Funds/Overdraft Fees (as set forth in our fee schedules) will be included in this limit and will apply to any transaction that overdraws your account.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our Non-Sufficient Funds and/or Overdraft Charges(s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft Charges (s).

Limitations: Available only to eligible personal checking accounts primarily used for personal and household purposes. All Business Type Accounts, all Savings Type Accounts, all Money Market Accounts, all Public Fund/Charitable Organization Accounts and Minor Accounts are not eligible for Courtesy Pay* to one account per household.

*The Courtesy Pay Privilege Service does not constitute an actual or implied agreement between you and the credit union. Nor does it constitute an actual or implied obligation of or by the credit union. This service represents a PURELY DISCRETIONARY courtesy or privilege that the credit union may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.