

THE Credit Line

A quarterly publication of the
MISSOURI BAPTIST
CREDIT UNION



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In this issue:

Generous members • Participation wanted • Winner, winner, chicken dinner!



Thanks to the overwhelming generosity of our credit union members, we were able to fulfill the wish-lists of 4 children this year!

Each year, MBCU puts it's "Angels" on the Christmas tree in the lobby. Each Angel has a gift idea on it for children at the Missouri Baptist Children's Home. Members purchase the gift, wrap it, and return it to the credit union.

Kathleen, our Member Service Representative, ensures that this process runs smoothly. Thank you to all that contributed their time and money this year to make this a success.

With a new year brings new hope.

Considering the current state of the economy, one can only assume it will only get better! Despite that, I want to assure you that YOUR credit union is still a very safe and sound institution.

Unemployment and the increased cost of living did have its effect on the bottom line this past year. Loan losses were up due to members not being able to meet their payment obligations.

We want you to know that should you be faced with this situation to please contact the credit union and be proactive. We have options available to help assist you but we have to take action before the bills get too far behind and it is too late.

Please join me in prayer for guidance for our newly elected officials as well as your Board of Directors and staff as we all work diligently for you.

As always, my door is open and I am only a phone call away.



President's Pen:
New Year,
New Hope



The MBC Annual Meeting is a wonderful opportunity to meet church leaders and explain the benefits of credit union membersh.

And, we have drawings. *(What is it about annual meetings and our prizes?)*

On Monday during the Missouri Baptist Convention Pastors Conference we have a "Pastors Only" drawing.

The big winner was Jay Scribner, former pastor of First Baptist Church of Branson, who received a \$100.00 gift card.

Other winners included:

- Bill and Judy Jetton - \$50.00 gift card and a MBCU lawn chair
- Justin Nelson – Credit Union Umbrella
- Joe Sedgwick – Credit Union Umbrella



We couldn't limit our customer appreciation to only one week in October, so we celebrated out members throughout the entire month!

Credit Unions are owned by their members, therefore; without them, we don't exist. We believe that members still find value in having a share in this institution and a voice in what goes on.

That's why members enjoyed cookies throughout the month in our lobby, one way we could let our members know we appreciate them.

And, to show our appreciation and to highlight the electronic services offered by the credit union (debit cards, online banking, bill pay, direct deposit, ACH origination), MBCU also gave away a laptop. Above, member Rose Credille is being presented with a brand new computer from Kathleen Jobe.



Would you like to raise your credit union membership to a new level?

Consider asking about or nominating someone to be a member of the Missouri Baptist Credit Union's Board of Directors.

As part of the Board you oversee new and existing services and policies, especially as we expand our offerings to assist new and potential members.

Contact our offices!



Your money is safe with us.

Our funds are federally insured by the National Credit Union Share Insurance Fund, which is maintained by the U.S. Treasury and administered through by the National Credit Union Administration (NCUA).

Each individual account is insured up to \$250,000.00. This includes regular shares, share drafts, money market accounts, and share certificates.

Have questions? Let us answer them.



Our offices will be closed for the following holidays:

1/19 – Martin Luther King, Jr. Day

2/16 – President's Day

4/10 – Good Friday