



A quarterly publication of the



July 2006

Issue 113

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YOU'LL "FLIP!"

Check out the back of this issue for:

- Special promotions
- New and improved services
- Membership benefits

President's Pen: 'Tis the (Summer) Season

Summer is here. We have been blessed with some beautiful sunshine and I am sure that the rain will soon follow. As the saying goes, "Plan ahead – it wasn't raining when Noah built the ark!"

This is the time of year for vacations, home remodeling, and planning for college expenses. Keep your credit union in mind for these and other needs.

We are currently offering great CD rates to encourage you to save for any upcoming expenses. Our home equity loan promotion will help you consolidate debt at a very reasonable interest rate. (Keep in mind, this interest may be a tax deduction as well!)

HOME SWEET HOME EQUITY



As you'll read elsewhere, MBCU recently held its 43rd Annual meeting. We reflected on the previous year's financial condition as well as looking toward the future. **Growth is the key for this credit union.**



Our membership drive will reward members like you for referring new members to MBCU. The results benefit all of us! Growth in membership means more money on deposit, more services offered, increased savings rates, and maintaining lower loan rates.

Dana M Alderman

43rd Annual Meeting

One of the benefits of credit union membership probably most often overlooked is the privilege of ownership. Members came together on May 12 in Jefferson City to celebrate another year. The MBCU audit was positive, and news that last year's new federal bankruptcy law fortunately did not affect us as badly as anticipated. Our financial policies and leadership have helped us to remain strong.

At the same time, our need for growth is a need that was strongly emphasized. (See above.) We have contacted churches in our field of membership area and our new member incentives really makes everyone a winner.

And, of course, what would an annual meeting be without a good meal and door prizes galore (If you were a winner, be sure to thank the donating businesses!)

Thanks!

Our annual meeting is also an occasion to acknowledge:

- Our hard-working MBCU staff
- Our newest staff member, Kelly Woods, allowing MBCU to concentrate more on loans
- Volunteers that work behind the scenes on our committees



Money Market Accounts

Looking for an account earning higher dividends that still offers you the flexibility of a transaction account?

MBCU now offers a Money Market Account. This service is a direct result of your requests, and the desire of both our staff and Board of Directors to respond.

This account does have a minimum balance requirement and some restrictions on withdrawals.

Call today and ask our staff for complete details about Missouri Baptist Credit Union's Money Market Account, or check our Web site.



On-Line Bill Payments

Are you taking advantage of MBCU's On-line Banking? All it takes is a checking account for you to have free access to our 24/7 online banking system.

Now it's even better: we've added a Bill Payment service. For a small fee, you can have the ability to pay all of your bills from the convenience of your home. Imagine! No more digging for stamps and last-minute dashes to the post office!

Please contact our staff today to find out more information about this great new product. It's another way we're listening to your requests so that we can become your **Primary**

Financial Institution.



Courtesy Pay

We now offer Courtesy Pay to our members. And that's exactly what it is! Now we will honor drafts in your checking account up to \$300.00 above what you have available in your account. There is a \$15.00 fee per item for this courtesy, *lowered from \$25.00.*

Now, MBCU will honor checks that would have normally been returned. You avoid our return fee AND the return fee that you would get charged by the vendor. (There's also the added plus of avoiding the embarrassment of picking up a returned check.) It's optional, so **please contact the credit union if you would like this feature removed from your account.**

Summer Account Resources

Keep track of your accounts this summer. Before you hit the road, let us help you with your debit card, Virtual (online) Banking, Audio Response service and locate no-surcharge ATMs.

Take Advantage of These Great Promotions!



New members: 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.

HOME SWEET HOME EQUITY



Home Equity Loans: 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.

CD Special

8-month CD Rates: Call us for up to the minute rates on our CD special.

FYI for YOU

Information about your membership

Spring Early Summer Cleaning

Are your account cards current? We are reviewing member's cards for accuracy and compliance. You may be receiving a letter in the mail along with a new signature card. Please fill out this new card so that we

have the most current information. This will ensure that your funds are designated as you wish should something happen to you. If you have questions, please let us know.

Need tickets?

We are NOT your



source for discount Cardinal tickets (at least for now!), but you can contact us for we can get you discounts on attractions like Silver Dollar City parks!

Silver Dollar City

2-Day Pass Adult \$ 43.00 Child (4-11) \$33.00
Season Pass Adult \$ 62.00 Child \$ 52.00

Celebration City

2-Day Pass Adult \$ 20.00 Child \$ 16.00

White Water

2-Day Pass Adult \$ 32.00 Child \$ 27.00

ALL THREE PARKS

Season Pass Adult \$115.00 Child \$105.00

Please note: Our offices will be closed on July 4 for Independence Day and September 4 for Labor Day.