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THE Credit Line

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President's Pen:

Some things shouldn't be kept to yourself

Take a second to ask yourself: Do you like your credit union? Do you enjoy the range of services it provides? Does the credit union provide all the products you need for it to be your Primary Financial Institution?

If the answer is "yes," then don't keep it a secret! Tell your friends. As MBCU grows, you benefit, because this allows us to offer lower loan rates, higher dividends and new products and services.

If the answer is "no" or you simply haven't kept up with the wide variety of financial services MBCU offers, then I encourage you to attend our upcoming seminar. (See notice below.)

You'll be able to stay up-to-date through this newsletter and by visiting our Web site, www.mobaptistcu.org. This newsletter especially is your best way of seeing up-to-date news or changes. Or, give us a call to stay in touch and we'll discuss how to meet your financial needs.

This will be the last newsletter before Christmas and the holidays. Please take time out to enjoy family. Be careful and remember to pray for a safe return of all of our troops.

Dana M. Alderman

Debit card update

In the previous newsletter, you were told you would be receiving a new Debit Card soon.

As a result of our MBCU staff's evaluation of our products and services, we made the decision to switch our card processor.

In early September, we found that our new processor wasn't going to be able to provide the level of service needed. At that time, we made a decision to delay the switch to inquire with other service providers.

That doesn't change your current Debit Card. It continues to work. Our new processor simply needs to provide more flexibility and convenience for you.

As we continue to research this, and ultimately make a decision that will be in our members' best interests, we'll keep you informed.

Thank you for your patience.

Second MBCU Seminar

Do you know all that your credit union has to offer? Please come and join us on Thursday, October 18th, 2007 at 6:30 p.m. for a very informative session. We'll review all of our new products and services that MBCU has added to its portfolio over the last few years. And, we will assist you in utilizing those services efficiently, one-on-one!

Call to RSVP by October 11th at 573-635-4428.

MBCU Fall Promotion

Need some extra cash for the holiday season? Just refer a new member to the credit union! When they open a checking account, receive a loan, or open a CD; we will send you a \$25.00 Visa Gift Card! How easy is that? This promotion is good through December 31, 2007.

2007 Annual Skip-A-Payment

It's that time of the year when we sometimes need a little extra cash.

Once a year, we offer our members a chance to Skip-a-Payment* for the month of December.

For a \$15.00 fee per loan, you can skip your loan payment (s) in December if your monthly payment is greater that \$150.00.**

Just complete this application and return to us by November 21, 2007.

Name _____

Phone _____

E-mail _____

Account Number _____

Loan # _____

- Yes, I would like for you to deduct \$ _____
from my savings account with the Missouri Baptist Credit Union.
- Yes, I would like for you to deduct \$ _____
from my checking account with the Missouri Baptist Credit Union.
- I have enclosed a check/money order in the amount of \$ _____.

*This authorization is to skip payments for the month of December 2007. I understand by skipping a payment (s) interest does still accrue daily; therefore, skipping a payment (s) may result in less funds being applied to the principal of the loan when the next payment (s) is made. Also by signing below, I authorize Missouri Baptist Credit Union to hold my Preauthorized payment one time in December 2007 if I current participate in this program.

Signature _____

Date _____

** Note: Home Equity and loans with a payment under \$150.00 are not eligible.

Other ways we can help:

- Please let me know how I can get the best loan rate
- Please send me information about Certificates of Deposit (CDs)
- Please send information about membership and services to:
- _____
- _____

Return this form to us:

By mail: Skip-a-Payment
Missouri Baptist Credit Union
400 East High Street
Jefferson City, MO 65101

By fax: 573.636.4325

MBCU Privacy Notice

The following privacy policy was established by our Board of Directors, in accordance with Federal and State laws to maintain the confidentiality and security of your personal information. We routinely collect and rely on your non-public personal information that we receive from the following sources:

- Information we receive from you on applications or other forms you complete.
- Information about your transactions with us.
- Information provided by a consumer-reporting agency.

We may disclose all of the information we collect, as described above to companies with whom we have strict, confidentiality agreements, to perform marketing services on our behalf. We will never sell or otherwise provide information to telemarketing companies.

We do not share any non-public personal information about our members or former members to anyone, except as permitted by law.

We restrict access to non-public personal information about you to those employees and officials that need that information for a specific business reason. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

MBCU Office Schedule

Federal/religious closing dates:

October 8 -	Columbus Day
November 12 -	Veterans Day
November 22-23 -	Thanksgiving
December 24-25 -	Christmas
January 1, 2008 -	New Year's
January 21, 2008 -	Martin Luther King Jr. Day

Also, please note that our summer hours are over and we are once again open on Friday afternoons.

