

MISSOURI BAPTIST  
**CREDIT UNION**

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Issue 122

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**NEED GREEN?**

MBCU has the "GREEN"!

**Home Equity Loans**

Get a \$300.00 "gas card"  
and get an introductory rate  
of 3.99% until 12-31-08\*

**Auto Loans**

Bring us your auto loan  
and get \$100 CASH\*  
Refer a loan to us  
and get \$50 CASH\*

**HURRY! The "green" won't last forever.**

\*Member will receive cash once the loan papers are signed and the loan is booked.

**President's Pen: Your money's safe here**



Your money is always safe at YOUR credit union!

As I turn on the news, listen to the radio, read the paper, or surf the internet; the topic is the economy. The Board of Directors and staff at MBCU want to re-assure you that your funds are safe. We are federally insured by the NCUA.

Should you have any concerns regarding your credit union accounts here, or about the financial stability of this institution, we want to put your mind at ease! We are financially sound. Ask for our literature from the National Credit Union Administration; it will assure you and let you become well-informed about your insurable funds with us..

Have questions? Please do not hesitate to contact me.

*Dana M Alderman*



**Skip a Payment 2008**

At the end of the year and need some extra money?

Every December, we offer members a chance to Skip-a-Payment.

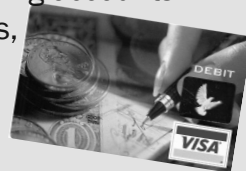
For a \$15.00 fee per loan, you can skip your December loan payment(s) if your monthly payment is greater that \$150.00.\*\*

Just complete the application on the back and return to us by November 21, 2008.

**ATM Cards**

Several years ago, MBCU issued ATM cards to its membership in an effort to provide convenience to our members and to promote our FREE checking accounts.

In some cases, these cards were never activated and are currently not in use.



As a security measure, we will be cancelling all cards that have not been used in the last 12 months.

This process will begin November 3, 2008.



## Credit Unions endorse candidates this year

This year marks a first for the Missouri Credit Union Association in the political arena. *For the first time in its history, the MCA is endorsing political candidates.* The six candidates listed below were chosen because they have consistently proven their support of credit unions.

- Senator Chuck Graham (D-District 19)
- Senator Tim Green (D-District 13)
- Senator Delbert Scott (R-District 28)
- Rep. Cynthia Davis (R-District 19)
- Rep. Charlie Denison (R-District 135)
- Rep. Paul LeVota (D-District 5)

We bring you this information because we feel it is important for you to know where your candidates stand on credit union issues. More information can be found at [missouricreditunions.org](http://missouricreditunions.org) (see below) or contact the credit union.



# 2008 SKIP-A-PAYMENT APPLICATION

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 2008. 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 2008 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



## FREE Budgeting Seminar: November 18, 2008

Are you able to meet your monthly obligations?  
 Are you able to tithe like you would like to?  
 Are you able to save for future obligations?  
 If you answered "no" to any of these questions, then you need to plan on attending this free seminar, offered on November 18 at 6:30 p.m. at the Baptist Building.



You will walk away with tools that assist you in evaluating current spending habits and a plan to budget for your short-term and long-term goals.

Please RSVP to Kathleen Jobe at 573-635-4428 or e-mail her at [kjobe@mobaptistcu.org](mailto:kjobe@mobaptistcu.org) by November 10th, 2008.

## MBCU Office Schedule

Federal/religious closing dates for this quarter include:

- October 13: Columbus Day
- November 11: Veteran's Day
- November 27-28: Thanksgiving
- December 25-26: Christmas

**Special holiday hours**  
**8:00 a.m. - 1:00 p.m.**

December 24; 29-31; January 2