



ALSO IN THIS ISSUE:

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**MISSOURI BAPTIST
CREDIT UNION**



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Kathleen Jobe, Member Service

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Exciting things are going on!

On behalf of the Board of Directors and staff here at MBCU, we hope you had a very Merry Christmas. At this time I am still serving as your Interim President. The Board of Directors are diligently working through the process of hiring a new leader for your credit union. Please continue to pray for guidance as they finalize this process.



During the last three months, I have enjoyed my new role here at MBCU. Serving the membership has always been a top priority. This position has allowed me to continue to serve as well as utilize my love for numbers. Really digging in to the financial operations of this institution has been challenging and rewarding.

Please take a minute to review the entire newsletter. We have some exciting things going on here at MBCU! Please let me know if there is anything that I can do for you.

Carrie Vargas

Thinking of purchasing a new home? Now is the time!

President Obama recently signed legislation extended the \$8,000 first time homebuyer tax credit to April 30, 2010. This legislation also creates a new \$6,500 tax credit for current homeowners who purchase a new home between December 1, 2009 and April 30, 2010. For more information please visit www.federalhousingtaxcredit.com.



Not in the market to purchase now?

Maybe you would like to discuss either refinancing your home or obtaining a Home Equity loan. If so, please give Kelly a call today. We have *great rates and low closing costs*.

Volunteer!

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.

Interested? Contact our office!





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.

Federal Holidays



1/18 - Martin Luther King, Jr. Day

2/15 - President's Day

4/ 2 - Good Friday

Thank you for the gifts!

MBCU wants to thank all who participated again this year in purchasing gifts for the children's names supplied by the Missouri Baptist Children's Home. We are overwhelmed but not all at surprised to see your generosity. To know that the children are in an environment to hear the message and to be able to be surrounded with love and understanding is truly a blessing.



As we have heard in the past from the MBCH, in several instances this may be the first real Christmas these children have had. To be a part of that is what it is all about.



"Wii" have a Winner!

Credit Unions across the nation celebrated International Credit Union Week October 12th- 16th, 2009. We served refreshments in our lobby and had a drawing for a Nintendo Wii. The winner of the Wii was member Darren Epps. "I have never won anything in my life and I have really been wanting one of these but didn't want to spend the money." said Darren. **Congratulations!**

Even more winners at the MBC Annual Meeting

MBCU staff and volunteers always look forward to attending the Missouri Baptist Convention's annual meeting. It's an opportunity to visit with current members as well as talk with potential members. We want to make sure that all who are eligible to join are aware of our ministry.

Every year we make sure and give a little incentive for everybody to stop by to visit us just in case our smiling faces aren't enough. ☺ This year we held a drawing for a \$100.00 Visa gift card for Pastors only. Our winner was Pastor Randy Miller. Congratulations to him! A drawing for a \$50.00 gift card went to potential member Bill Rose.

Focus on...



Missouri Baptist Credit Union and Southwest Baptist University have been working together over the last several years in a variety of different ways. Whether the focus is on the faculty and staff or students, all have been very positive experiences for MBCU. The Board of Directors and Staff wanted to highlight our ongoing relationship in this edition of *The Credit Line*.

Students have played an important role in our marketing efforts here at the Credit Union. It is been very beneficial to get the prospective of this age-group as we try to target membership growth in this area. SBU students have interviewed focus groups, outlined a marketing campaign, and used our Credit Union as a semester project. In return, they are able to use this material in their portfolios and gain experience needed as they prepare for life after SBU.

We have attended "Welcome Week" for the last two years. What an exciting time for the students! We gave away Frisbees and photo frames to students with our information on them so they can keep us in mind when they are looking for a financial institution that they can trust. We also gave away a Visa Gift Card. The lucky winner this year was.....Kendra Hawkins!

But it's not just students we work with! Several SBU employees are members of the Credit Union. Each year we attend the Employee Benefit's Fair. This allows us an avenue to let them know about that they have a financial institution available to them that is "Baptists Helping Baptists".

We look forward to working with SBU on future projects and will keep you, the members updated on this venture.

A special "thank you" to Southwest Baptist University President Dr. Pat Taylor and all of the faculty, staff and students of SBU.

Stopping by: Visiting the MBCU booth during Southwest Baptist University's Welcome Week are Board member Graham Williams (top) and Greg, Kyle and Becky Meeker. Kyle is an incoming freshman and Becky is a Board member.



Cool stuff coming



Starting with the next newsletter, we will be sending it out as an e-newsletter through Constant Contact. While the newsletter will still be posted on the Web site, this provides us a quick and easy way to communicate directly to members via e-mail. Please call or send us your current e-mail address to receive it.



Facebook will also be coming soon. Be on the lookout!