

Member News

Fall
2017



President's Message...



The smell of fall is in the air! As I reflect on what is to come in this season of life, I am excited. I enjoy the weather, the sounds of children playing at school, the apple cider, the pumpkins, and the beautiful colors of fall - the golds, browns, oranges, and greens. How can you not love fall in our tristate area? But I am also burdened by the disasters that are happening as I write this letter. Irma is in full force and many of our fellow Americans will be facing some of the same challenges the people in Texas faced. Hurricane Harvey's damage will take years to recover from. Members Choice does not take these things lightly; our hearts hurt when others hurt and for these reasons we are raising money to send to Texas and then will do the same for our southern states if needed.

Looking back on things we have done the past few months, Members Choice has once again been involved in helping our community. We did backpacks for children in the area, we did the "Clean Start" program for The Neighborhood, and we also collected food for Random Acts of Cody Kindness, #RACK. This month we will be collecting for Children's Miracle Network. We continuously try to reach out to our community and its needs. We also know that when people work together to help others, more is accomplished. So our motto, "People Helping People" will continue to be who we are.

I mentioned the sounds of our children at school. I am hoping that each parent/guardian got your children back to school with no hassles. What a relief to know that they are being properly guided in their schools. We believe in education and we believe in the future of America. Members Choice is partnering with schools in our area and teaching Financial Literacy. It is so essential for our children to know the importance of saving and how to live within their means. It is our hope that we will get to spend some time with your children.

I mentioned in our last newsletter about different loan specials. Today, we are offering an amazing opportunity if you need an auto loan. You will get the first 90 days with no payment. You read that right! No payment for 90 days gives you the ability to save a little for the holidays.

Speaking of Holidays, don't forget our 2018 Christmas Club will kick off on November 1, 2017. Our Christmas Clubs pay 2.50% APY for the first \$3,250.00 deposited in the account. If you open your account and make a deposit your name will go into a drawing for \$250.00 cash- a nice little bonus for Christmas 2017.

As we see September already rushing by, we are planning Members Choice Annual Meeting. We will be celebrating 85 years and I promise it will be big. Mark your calendars for October 23, 2017 and come celebrate with us. We are also happy to announce that MCCU has once again been honored at the national level with a CUNA Excellence Award. For the second straight year the Credit Union National Association has chosen to recognize us for outstanding work. This year our entry focused on our efforts to ensure our members have the same great experience no matter what branch they visit. I really hope you take the time this fall to get outside. Enjoy the beautiful colors, walk hand in hand with the ones you love, see the stars, smell the fragrance of summer leaving and soak up every second of this wonderful season. Just like Nathaniel Hawthorne said years ago, "I cannot endure to waste anything so precious as autumnal sunshine by staying in the house". We hope to see you outside this fall and if you are in the area of any of our 4 offices, please stop by and visit. Did you catch that? Four Offices? As we continue to look for ways to serve our members, on November 14, 2017, our new location at 800 Christopher Drive will be celebrating its grand opening. Thanks for being part of Members Choice, and as they say in the South, "HAPPY FALL Y'ALL"!

- Cheryl Deborde, President



Scholarship Winners!

Congratulations to the following winners of this year's scholarships. We are proud of all the accomplishments of these young members.

Leonard Neal, III
Seth Atkins
Tyler Darnell
Jaxon Keeton
Daniel Busch
Camryn Neeley
Jensen Smith
Sara Hieneman
Luke Kirk
Chase Rowe
Abigail Whaley
MacKenzie Humphrey
AJ Hewlett



▷ Directors

Russell White	Chairman
Ken Smith	Sec./Treasurer
Johnny Abbott	Director
Gary Darnell	Director
Don Neikirk	Director
Jennifer Gray	Director

▷ Supervisory Committee

Tom Johnston
Jerry Moore
Luann Serey
Brian Smith
John Townsend

Share Certificate Rates

Term	Rate	APY*
6 months	.65%	.65%
12 months	.75%	.75%
18 months	.80%	.80%
24 months	1.10%	1.11%
30 months	1.15%	1.16%
36 months	1.25%	1.26%
48 months	1.75%	1.77%
60 months	1.75%	1.77%

*Annual Percentage Yield is accurate as of September 19, 2017. These rates may change without prior notice. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

Dividend Rates/Yields

Shares (Savings)	.50%
Share Draft (Checking)	.25%
IRA	1.51%

*Annual Percentage Yield. Effective September 19, 2017, and subject to change.



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Celebrate With Us On October 19

In 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," and it's meant to serve as a reminder of how effective credit unions like Members Choice Credit Union are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so our primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

Through the first half of 2016, according to data collected by the Credit Union National Association, credit union members saved \$9.3 billion over what they would have paid at banks: \$1.9 billion through higher yields on savings, \$1.2 billion on lower fees, and \$6.2 billion on lower loan rates.

Join us at any of our branches on Thursday, Oct. 19, to celebrate ICU Day. We will provide light refreshments and door prizes for each location.

Annual Meeting Monday, October 23

Join us for this year's annual membership meeting at 7:00pm at the El Hasa Shrine Temple in Cannonsburg.

There are 2 positions open on the Board of Directors. If you are interested in running, please contact a member of the Nominating Committee or Tiffany Black, Marketing Business Development, by Monday, October 9.

Nominating Committee
John Townsend, Chairperson (606) 836-2383
Tom Johnston (606) 836-4608
Alan Parrott (606) 329-7876, ext 265

Don't miss this great time to visit with your Credit Union family. Plus we will be giving away over \$8,000 in prizes.

Bring 5 canned food items to donate to local food pantries and you will receive an extra chance in the drawings

Take VISA Shopping This Holiday Season!

- Rewards Program (get 1 reward for every dollar spent)
- Low Fixed Rate
- No Annual Fee



If you don't have our card, apply now so you will have it in plenty of time for holiday shopping and travel. The more you use it the more rewards you will earn!



How Members Stole Back Christmas!

\$250*

 Drawing for Christmas Club Account Members

The best way to make sure you have the money you need for holiday expenses and travel is to save throughout the year. Be a member who steals back Christmas with a stress-free holiday season!



Account Earns 2.5%APR*

*Annual Percentage Rate. Effective September 1, 2017 and subject to change. Maximum deposit is \$3,250. Must open new account by December 15, to be eligible. Drawing to be held on December 16.



90 Days!

No Payment

on Your Auto Loan

Available on new models and refinances. Have a loan financed someplace else? Financing at MCCU might lower your monthly payment and save you a ton of money.

Now Is The Time To Apply!

But hurry, this special won't last long.

Must meet credit requirements. Interest will continue to accrue. Other restrictions may apply. Contact MCCU for full details.

Your Credit Union Wins CUNA Excellence Award

We recently received the CUNA Excellence Award in Operations and Member Experience for our "Mr. Brightside" entry. Created by HR Manager Perry Blake, Mr. Brightside is an employee-driven portal used for training and reference within the credit union. Functioning much like an internal Wikipedia, it allows staff to create, edit, and share procedures, tips, and other information with each other. Operations Manager Jenna Ramey, who submitted the entry and will be receiving the award in Phoenix in October, says Mr. Brightside lets employees easily share knowledge and ensures uniform practices across all branches. "We want to make sure our members, no matter what branch they walk into, have the same great experience every time," she said. This is the second year in a row MCCU has been recognized at a national level with an Excellence award from the Credit Union National Association, winning an award in 2016 for its Member Service Program.

Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- Save up to \$15 on TurboTax federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. Call 844-703-0123 to receive this special offer.
- Shop and get cash back at over 1,500 online retailers with Love to Shop



To find out more and learn about other valuable discounts, visit our website or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Members Choice Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Main Office

1401 Central Avenue
Ashland, KY 41101
606-326-8000
Fax 606-329-1810

Hours

M - F 8am -5pm
Drive Thru Friday 8am -6pm
Saturday 8am - Noon

Russell Road Office

145 Russell Rd
Ashland, KY 41101
606-329-7876
Fax 606-329-8768

Hours

M - F 8am -5pm
Drive Thru Friday 8am -6pm
Saturday 8am - Noon

Cannonsburg Office

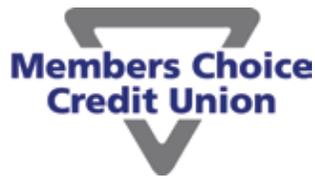
1315 Cannonsburg Rd
Ashland, KY 41102
606-326-7060
Fax 606-928-1154

Hours

M - F 8am -5pm
Drive Thru Friday 8am -6pm
Saturday 8am - Noon

Audio Teller

855-726-9031
606-329-7876 Option 1



1401 Central Avenue
Ashland, Kentucky 41105

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Community Corner!

Your Credit Union is proud to be a sponsor of many community events.

The YMCA hosted its first annual Battle of the Businesses event this year at Central Park. Seven local organizations and businesses participated in track and field style events. Your MCCU staff team tied for first place in an exciting round of overtime with the KDMC Healthy Living team.

