



Member News

Winter 2018



President's Message...

Wow, what a year 2017 gave to us. I am writing this hoping that all of you had a Merry Christmas, a year full of laughter, lots of quality time with family and friends, and good health. Here at Members Choice we have many great memories to share, as well. We worked hard in 2017 and hopefully our mission to be the best for each of our members was a success.

I hope you had the opportunity to come to our annual meeting. We had over 600 members and we managed to hand out four \$1,000.00 prizes and eighty-five \$50.00 prizes. Everyone that attended seemed to have a great time and we had a lot of positive feedback from many of you. Each year our annual meeting seems to get better and better; we are so glad we get to spend that time with our members. We also held an open house for our newest branch located on the Our Lady of Bellefonte Hospital campus. Going back to OLBH has been one of our members' biggest requests and we are excited about not only giving our members another branch for convenience to handle all their financial needs, but also partnering with an amazing institution like OLBH.

Besides the excellent service our employees offer you daily, they also were busy in their spare time giving back to the community. The last three months they volunteered at Raceland School District Benefits Fair, United Way Bank On Program, Summit Fall Festival, Business Day at Ashland Town Center, Big Brothers, Big Sister Christmas Tree Sales, the Festival of Trees and Trains, Winter Wonderland's Santa House and Train rides, the Ashland Christmas Parade over 50 participants, and donations to house fire victims, Logan Carvers Service Dog fundraiser, and our Christmas money donation to families in need. Our motto- "People helping people"- continues to shape everything our employees do and we are so proud of how they are giving back to our community.

Business-wise, Members Choice has continued to grow. Our directors voted last quarter to pay every member .85% APY on their share/savings this quarter and this was announced at the annual meeting. We strive to meet all your needs including offering Health Savings Accounts (HSA) for 2018. Our IRA savings, Christmas Clubs, and Vacation Clubs offer some of the best rates in our area. We were also fortunate enough to offer CD specials at different times. Our loan products are outstanding with some of the best loan officers in town. We are listening to the things that you say and that are important to you and will continue to do so in the future.

As you go into 2018 please remember the famous words of Ralph Waldo Emerson, " Write it on your heart that every day is the best day in the year." Try to enjoy each day, try to find the good in each day, give a hug, give a smile, and make every day the best for you and for others.

Here's to a Happy New Year and new exciting things to come!

Cheryl Deborde,
President

Grand Opening for our
newest branch located on
the Our Lady of Bellefonte
Hospital campus!



Start Saving Now For The Holidays!

The best way to make sure you have the money you need for holiday expenses is to save throughout the year.

Open a Christmas Club Account now, or increase the deduction on your existing account.

Fee Notice

Effective February 1, 2018, the Levy Fee will increase to \$20 due to the cost of processing/handling. Contact the credit union if you have any questions.

▷ Directors

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

▷ Supervisory Committee

Tom Johnston
Jerry Moore
Luann Serey
Brian Smith

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 December 18, 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 December 18, 2017, and subject to change.



Federally Insured By NCUA



Get Your Finances In Shape This Year

Too Much Credit Card Debit?

0%APR*

 Special on all Balance Transfers for 6 months!

If you said “charge it” too many times during the holidays, you may be looking at a big pile of debt. Save money by transferring balances from other higher-rate cards to your MCCU VISA Card. Consolidating several debts into one, more manageable payment is a smart option for paying off debt. Call us today to find out how!

Our card offers many benefits including no fee for our 0%APR* Balance Transfers, No Annual Fee, a Rewards Program and a 25-day Grace Period on Purchases.

Consider A Signature Loan To Help Ease Your Debt

Ask us how today!

*Annual Percentage Rate. Effective January 1, 2018 and subject to change. After six months rate reverts to current card rate. Must meet credit requirements.

Scholarship Applications...

Applications for the annual Members Choice Scholarship are available at MCCU locations and our web site. The deadline to apply is March 16, 2018 at 4pm. We will be awarding seven (7), \$1,000 scholarships to area graduating seniors. For more information about the scholarships, including scholarship eligibility, please contact the Credit Union at 606-329-7876 or go to mccu.net.

MCCU Now Offers Escrow Savings Accounts

Are you getting ready to purchase a home or thinking about refinancing? If you answered yes, consider the benefits of an escrow account at MCCU.

Your first question might be, “What is Escrow?”

An escrow account is a savings account which will only be used for paying your property-related expenses (property taxes, homeowners insurance, etc.) and MCCU will take care of making these payments for you. We will simply add the escrow payments to your mortgage loan payments, which will automatically be deposited into your escrow savings account at the time you make your mortgage payment. You will be able to monitor these funds on your monthly statements or by logging into your MCCU mobile and online account.

What to expect with your escrow account: Your property taxes and insurance premiums are likely to change from year to year. This will cause your

total mortgage loan payment to possibly change from year to year as well. MCCU will analyse your escrow savings account once a year, which is typically the anniversary date of your closing. Your escrow payment will adjust to ensure your property-related expenses are paid on time and out of your worries. Because we know your day-to-day life is already busy enough!

What you need to do: You will need to make sure your property taxes and insurance premiums are paid in full the first year, and then we will take it over from there. Expect an initial escrow deposit - the amount will be determined based on the due dates of your expenses and the amounts. Plus there will always be a two month “cushion” maintained in your escrow savings account (equal to two regular escrow payments). Just bring your 2017 property-related expense bills when you stop in to see one of our loan officers.

Members Cash In On Rewards From Love My Credit Union Rewards

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint 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.

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer.
- Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account! Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



The savings don't end here! Members have saved nearly \$2 billion on services they need from partners they trust. The more offers you take advantage of, the more you save.

- Save up to \$15 on TurboTax Federal online and downloadable tax products.
- Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- Earn cash back with **Love to Shop** at over 1,500 online retailers.

Activ. Fee: Up to \$30/line. Credit approval required. **Sprint Credit Union Member Cash Rewards Offer:** Offer begins 1/1/2018. Offer ends 12/31/2018. Available for eligible credit union members & member employees (ongoing verification). Tax ID required to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activation requires port-in from an active number

(wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Max. 15 lines. Sprint account 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 & 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 yr. Max. 15 lines. **CashReward:** 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 & click on “Cash Rewards Tracker”.

Other Terms: Offers/coverage not available everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply.

© 2017 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).

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

Bellefonte Office

800 St. Christopher Drive
Suite 2
Ashland, KY 41101
606-326-7060
Fax 606-928-1154

Hours

M - F 8am -5pm

Audio Teller

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

Contact us today and
experience the Credit
Union difference!



1401 Central Avenue
Ashland, Kentucky 41105

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PERMIT 102
ASHLAND, KY

Community Corner!

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

▶ Festival of Trees And Trains

We want to thank our tree decorators Mary French and Rebekah Tolliver who did an outstanding job. This is our first year our MCCU staff entered a tree and we received the award for Chairman's Choice!



Our staff took part in the **Christmas Tree Sale For Big Brothers Big Sisters**. Proceeds benefit the mentorship program that provides children with an adult role model.



We had a great time at the **2017 Winter Wonderland Of Lights Christmas Parade** in downtown Ashland. The theme for our float was "I Want a Hippopotamus for Christmas."

