



Member News

Spring
2018



President's Message...

I am writing this on the first full day of spring. Like many of you, I am looking forward to sunshine, nicer weather, working on the garden and other spring fun. Here at Members Choice we are making plans for spring also. We are in the process of collecting applications for our scholarships. It is an incredible honor to see what all these young men and women are doing and to invest in the future of our youth! We also have our 17th Annual Jonathon Ferguson Memorial Golf Tournament coming up on May 18, 2018. The proceeds from the tournament will go to Bellefonte Hospital Oncology Patients, Special Needs, and Benevolence Fund. Our employees here at MCCU are already working on Relay for Life and March of Dimes and in the coming months you will see information on all the above in our offices and social media. I am continually amazed by the generosity our staff and members show our community year after year.

The winter months were busy as well. We did a blanket drive and collected hundreds of items, raised money for the American Heart Association, and hosted a free flu shot and healthy heart clinic. MCCU staff donated money on a weekly basis to benefit area programs and help others who are in need.

I mentioned social media earlier. I hope you have the opportunity to improve your financial status by staying up to date on our "Financial Right Path." One of our major initiatives this year is to make a difference by helping our members and the larger community get their finances in order. Regardless of what age you are, or what your financial status is, please consider an IRA in your planning for the future. We have some of the best rates in the nation and it is one of the easiest opportunities to save for your future. We also want to encourage you to come in and open a Christmas Club and a Vacation Club. When your vacation comes along or Christmas creeps upon you, what a blessing it would be to pay in advance instead of charging on a high-interest credit card. We hope these product offerings, at wonderful rates, will help our members to set aside money and plan for the future.

For our members looking to remodel or improve their homes, please come in and chat with one of our loan officers about our 20-year fixed rate offering. A refinance now might provide substantial savings down the road by lowering both the term and rate of your existing loan. Members Choice still proudly handles all of its loans in-house. Our members know that if they have an issue, question, or need any assistance with one, that we are always available to help them in person.

Last year was a tough one for me personally. It was a year of loss, with both of my beautiful parents passing in the last six months of 2017. I try to remember words of wisdom from them daily. My quote this quarter will come from my mom. She loved spring and she loved to work in her flower garden. She told me when I was young, "Every spring, we plant and work hard so we can enjoy the fruits in the summer." I want you to know that Members Choice is doing that. We are working hard to bring our members and our community the "fruits" from our work to each of you. We are committed to our motto: People Helping People!

As always thank you for being a part of Members Choice and enjoy the sunshine.

Cheryl Deborde, President



My sweet parents, Roberta and Earl "Smiley" taught me so much!

Gift Cards Make The Best Gifts!

Springtime means graduations, Mother's Day, and let's not forget showers and weddings. Everyone loves a gift card and it's easy to purchase them for all your spring events. Just stop by MCCU today for one-stop, easy shopping!

▷ Directors

Russell White Chairman
 Johnny Abbott Vice Chairman
 Ken Smith Sec./Treasurer
 Gary Darnell Director
 Don Neikirk 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	1.00%	1.00%
18 months	1.20%	1.20%
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 March 27, 2018. 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%
HAS Share Draft (Checking)	1.51%
IRA	1.51%

*Annual Percentage Yield. Effective March 27, 2018 and subject to change.



Federally Insured By NCUA

17th Annual Jonathan Ferguson Memorial Golf Tournament

May 18, 2018

Hidden Cove Golf Course | Olive Hill, KY

8:30 am
Shot Gun Start

\$65 per person

Proceeds Benefit

Oncology and Pediatric patients, Children's Special Needs Christmas Party and the OLBH Benevolence Fund

For more details including sponsorship opportunities contact:

Tiffany Black
 (606) 329-7876 Ext. 277
 tblack@mccu.net

Making Memories



Ask us about our Home Loans today!

A home is the biggest purchase your family may ever make. That's why it's important to make sure to get all the information you need and work with a trusted friend. At MCCU we are helping members get the home of their dreams everyday.

We make the loan process easy and stress-free, so all you have to do is make the memories!

When you open a new Youth Account or make a deposit during April.

Get a chance to win a New Bike and \$1,000

Plus MCCU will donate \$20 to the March Of Dimes with any New Youth Account opened during April



Discover the Science Of Savings at MCCU Today!

Our VISA Is Great For Summer Travel And You Earn Rewards Too!

Make sure to take your MCCU VISA Credit Card along on vacation. It's the perfect way to pay for travel, shopping and more. Whether you are dreaming about a beach vacation for the whole family, a romantic cruise for two, or maybe a wild-west adventure, your MCCU VISA can help you make paying for anything you need a breeze. From airfare and hotels, to souvenirs and great eats, VISA is your vacay friend!

Plus, have you heard about the great rewards? Earn points for purchases and redeem them for great merchandise, travel and more. It's a great perk offered with your MCCU Card. Watch for our rewards points special promotion coming soon!

- **Rewards Program**
- **Low Fixed Rate**
- **No Annual Fee**
- **25-day grace period on purchases**



Too Much Credit Card 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!

Holiday Closings

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

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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PAID
PERMIT 102
ASHLAND, KY

Community Corner!

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

We are committed to our community, offering financial services to underserved populations, engaging youth in financial education, and returning profits to our members. We serve the community to support our partnership and improve the excellence of life for those in need. **Upcoming Community Events:**

▶ **Boyd/Greenup County Relay For Life - Friday, May 11**

Flatwoods Community Park
6:00 pm -11:00 pm
MCCU will have a team and will be holding various types of fundraisers. Watch for ways you can help our team raise money for this great event.

▶ **March Of Dimes of the TRI-STATE - Saturday, April 21**

Ashland Central Park
Registration: 9:00 am, Start: 10:00 am
Walk distance: 3.5 miles
MCCU employees will be volunteering at this event

▶ **Johnathan Ferguson Memorial Golf Tournament - Friday, May 18**

See inside for more details

▶
MCCU staff members Susan Daniels, Mary French and Lisa Dunlap recently filled the Blessing Boxes on Carter Avenue with many items for the needy in our community. Just another example of how awesome and caring your MCCU staff is.

