



Shop Local And Save This Holiday Season!

**As a MCCU member
you will receive a
15%* discount
on your total purchase
at participating
MemberShop retailers**

1. Visit any participating MemberShop business between November 1 and December 24, 2018, and shop local. A list of participating businesses is on the reverse side of this form and also can be found on our web site.
2. Tell the merchant you are a MCCU member and use your MCCU Credit Card or Debit Card to pay for the purchase. At checkout the discount will be applied to participating product and services.

Members Choice Credit Union operates on the idea of people helping people. We do a great job looking after your money and meeting your financial needs because we know you and we are part of the community. Basically we are people just like you!

Our local economy is important and helping it grow will benefit all of us who call this great area home. Why shop online when shopping locally is better for the community, better for the environment and the best way to find something unique that can make all your friends say “wow.”

Shopping locally benefits your community.

When you shop locally, the money you spend stays in the community. Buying a new pair of shoes from a local shop takes dollars out of your pocket and puts them into the pockets of a local resident, of course. What you might not consider is that those dollars get spent by the business owners as well, and they're also likely to spend their money locally. It's the same concept of people helping people that makes your credit union unique.



The Multiplier Effect

American Express estimates that about 68 cents out of every dollar spent in local shops stays at home, and if that dollar is spent locally three times, it means that – for every dollar you spend at local shops – \$1.45 goes back into the community. It's what economists refer to as the multiplier effect, and it's very powerful.

Of course, that money doesn't just go to shopkeepers and restaurant owners. The local government takes out its share in local taxes. Even if you hate the idea of taxes, and we all may grumble in April, local taxes go to schools, firefighters, and other services in the area. Buying dinner at a local bistro can be the reason the town has enough money to fix the potholes on your street. Not a bad dessert.

Shopping locally is better for the environment.

You already know about the danger of greenhouse gases and the effects of global warming. What's easy to forget is that everything you buy had to come from somewhere. If you're drinking imported spring water from Fiji, that water flew halfway around the world. If your new pants were made in China, they racked up frequent flyer miles, too.

It's hard to avoid foreign manufacturing, but many local businesses have locally made goods for sale, which eliminates at least one flight your product might take, saving on fuel and greenhouse gases. Even if the product you're buying was manufactured overseas, buying it locally can shave a flight or two off the product's carbon footprint.

Shopping locally is the best way to find hidden gems.

There's nothing quite like the feeling of finding something your friends have never seen before. Whether it's jewelry from a local metal smith, a purse from a local boutique or pottery from a local artisan, local shops have the best potential for one-of-a-kind, "where-did-you-get-that, I-love-it-so much" uniqueness out of any shopping you can do. Anyone can get on Amazon or check out a department store. It takes a real connoisseur with a real eye for style to shop locally and find the best products. Show off your personal style with buys from local artisans.

One final benefit of shopping locally is that many of your finds come with a story. Those earrings might be from a local artist who got the inspiration from the nursery rhyme her mother told her, or those plates might borrow their pattern from the artist's love of pop art. Whatever the story, local artists will tell you how they came up with their unique designs. Part of the fun of local shopping is the connections you can build with local artists and the stories you will discover.

Terms and Conditions

*Limited time offer and subject to change without notice. Discount period is active November 1 - December 24, 2018. Members Choice Credit Union membership required. Retailer reserves the right to disqualify any discount on selected products, services, and other items. See individual retailer for full disclosure. Discount may not be used with any other coupon or promotion. Discount can be used once per day per member per retailer. Discount can only be redeemed by paying for products and services with your Members Choice Credit Union Credit or Debit Card. No Cash Value. Shipping and Handling fees still apply. Sales tax will be applied according to applicable law.

Must qualify for MCCU membership and membership fee may apply. Please call 606-326-8000 or visit mccu.net to confirm eligibility. Must be 18 years or older. Must pass ChexSystems. Accounts are subject to all terms and conditions set forth in the current Account Agreement and Truth-In-Savings Disclosure. MCCU Credit Card: Must meet credit requirements. Apply online or in person at any MCCU location. See Schedule of Fees. Other conditions may apply.

