

Take The Stress Out Of Back To School



While the summer is in full swing, we all know how time flies when you're having fun in the sun! One day you're relaxing poolside and the next you're prepping for the first day of school.

While returning to the classroom can be emotional for kids, it can be a financial obstacle for many parents, as back to school requirements and lists seem to get more complicated and longer each year. From binders and backpacks to computers and clothes, families on average will spend just under \$700 on back to school supplies, according to the National Retail Federation. That's a small fortune!

One way to ease the transition from summer vacation to school days, and take the stress out of back to school shopping is with a low-rate, flexible Memphis Municipal EFCU Loan.

Funds from your loan can go toward any or all of the following:

- * School supplies (pencils, notebooks, etc.)
- * Laptops, PCs, or Tablets
- * Clothing or school uniforms
- * College textbooks
- * Dorm room gear
- * Anything else to send your student to the head of the class!

Why not take the stress out of back to school expenses so you and your family can enjoy every precious sun-drenched moment of summer? Apply today for an affordable Memphis Municipal EFCU Loan. We offer many loan options to meet your needs. Just visit www.mmefcu.org, call 901-528-2816, or stop in today!.



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Borrow At A Lower Rate With A Share Secured Loan



Are you trying to rebuild your credit or avoid dipping into your savings for a purchase?

Your credit union has the answer. A Share Secured Loan. By borrowing against your savings account, you get a lower rate with better flexible terms compared to a traditional type loan. As you make payments, the amount applied towards the principal of your loan is then released for immediate access. Plus, during the duration of the loan, your savings still earns dividends. And, you can make payments with direct deposit or payroll deduction. So sit back and relax knowing you'll have the funds back in your savings with a Share Secured Loan from your credit union. Apply online, give us a call, or simply stop by and we'll be happy to assist you.

Protect Yourself Against ID Theft During Summer Travel



Summer, it's a time to take that long deserved vacation after months of cold and snowy weather. It's also a time for identity thieves to take advantage of vacationers.

Your credit union wants you to enjoy your travels and keep your identity protected by sharing some tips:

- * Keep your travel plans and photos off social media until you return home. Also, turn off all location tracking to your smart phones and social media accounts. When you share information about leaving for a trip away from home, you're giving ID thieves an open invitation.
- * Place a hold on your mail or have a neighbor pick up your mail and packages.
- * Be careful using wireless Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks are not secure and if your information is unencrypted during transmission, it can be intercepted. Use your cell phone's carrier service instead.
- * Limit the amount of credit cards you bring on your trip and instead of using debit, use credit when making a purchase. This detours prying eyes from getting your PIN number.
- * If you need cash from an ATM machine, go to one inside since you're in an unfamiliar place and not aware of your surroundings. If at all possible, use cash or get a travel card from your credit union.
- * Keep all your receipts and travel information until you get home, then shred what is not needed.
- * When you return home, monitor your financial statements for a while to make sure no fraudulent activity has occurred.

Bon voyage and enjoy your summer travels!

