

# THE CREDITOR

November 2016

**Memphis Municipal Employees Federal Credit Union 901-528-2816**

## THANK-YOU VETERANS!

A great big thank you from Memphis Municipal EFCU! to the brave men and women - our veterans - who have devoted themselves to preserving America's freedom.

Every year on November 11th, we honor these military service men and women for the sacrifices they have made. Veterans Day, which officially became a legal holiday on June 1, 1954 to honor American veterans of all wars, is observed by showing gratitude and appreciation for our veterans and the commitment they have made to protect our country, and our way of life. Observed in cities and towns throughout the U.S., one of the traditional Veterans Day tributes is a wreath-laying ceremony at the Arlington National Cemetery. In addition, the week of November 11-17 is now known as National Veterans Awareness Week and is observed accordingly.

As you go about your daily life, keep in mind that "freedom is not free." Take a moment to thank and appreciate the selfless warriors who have given so much for our country and its people.



## Take The Hassle Out Of Payday With Direct Deposit

**N**owadays everyone is on the go. Schedules are jam-packed. Convenience is a necessity and mobile is the buzzword. Who has time to let financial management slow them down? Here at Memphis Municipal, we couldn't agree more, and we're always trying to come up with simple solutions to make your life easier. Direct deposit is one of them.

By signing up for Direct Deposit at the credit union, you can actually save time and money, in one super-simple, hassle-free step. With this free service, your funds (paycheck, etc.) will go right into your account(s) without you having to do it yourself, and ensures that your money gets to your account before you have the chance to spend it.

Plus, with Direct Deposit, you:

- \* Avoid waiting in line to do transactions at the credit union.
- \* Eliminate worrying about your paycheck in the mail if you're out of town.
- \* Have instant access to your money through your CU Checking Account, ATM network, and Online Banking.
- \* Keep track of your deposits since Direct Deposit funds are listed on your paystub and statements.

Stop the hassle and start the saving today with Direct Deposit - call or stop today to sign up!

# Holiday Loan Special

## NOV. 1st - DEC. 31st



**Visit Or Call Today! 901-528-2816**

### Need Extra Dough For The Holidays? Get A CU Holiday Loan

Have you found yourself in need of some extra dough this holiday season? And, no, we don't mean the kind of dough to make extra cookies for Santa! We're talking cash.

If you need to plump up your holiday cash flow to cover those inevitable costs that the season brings - gifts, travel expenses, year-end bills, holiday entertaining - then, an affordable Holiday Loan from your credit union might be the perfect solution. With low rates plus flexible terms and payment options, you'll have just enough extra dough to cushion your holiday pocketbook, making your season spirited rather than stressful.



Apply for your Holiday Loan just in time for the holidays by visiting our website, or visiting today.

### Deals for Wheels

Experts disagree about the best day to buy a car. Some say it's Black Friday, the day after Thanksgiving. Others suggest Christmas Eve is the ideal day. Still, others maintain it's the second to the last day of the month in the last quarter of the year. While some folks can scope out the exact time and date to score the best price, most of us buy a car when we need it, and not a minute sooner. Even if you miss out on the "best" day, you can still save money by financing the vehicle at the credit union. By getting pre-approved for a loan, you can shop confidently.

Just don't tell the salesperson how you are paying for the vehicle while you are negotiating the price. The dealership finance department is a profit center, and if you disclose you are getting a credit union loan, the salesperson will feel compelled to make up for the lost profit in some other way.



**Fri. Nov. 11th Veteran's Day**

**Thurs. Nov. 24th Thanksgiving Day**

**Thurs. Nov. 25th Thanksgiving Holiday**

