

THE CREDITOR

Memphis Municipal Employees Federal Credit Union 901-528-2816

Give The Gift Of Credit Union Membership

Are you looking for the perfect gift for a friend or family member? Look no further than Memphis Municipal Membership. Whether it's for a birthday, the holidays, or just a way to say "thank you," CU membership is the gift that keeps on giving!

By referring a friend or loved one to Memphis Municipal, you are offering an abundance of financial benefits, including:

- * Lifelong access to affordable financial products
- * Better rates on loans
- * Higher yields on savings
- * Lower fees on transactions
- * Superior member service
- * Educational resources



Plus, you are helping to grow and strengthen the entire Memphis Municipal membership, as well as the global credit union movement.

A credit union is not just a place to conduct financial transactions, but also a trusted partner who wants to help you reach your life goals. You have experienced the gift of CU membership, so why not pay it forward? Give the gift of Memphis Municipal membership today to your loved ones. Help them join by visiting Memphis Municipal calling Memphis Municipal, or stopping into any branch location.

Time to Celebrate International Credit Union Day: Dreams Thrive Here

Goals are dreams with deadlines and credit unions everywhere are in the business of helping their members achieve them. The theme for this year's International Credit Union Day – Dreams Thrive Here – reflects the important role credit unions play in helping ensure financial success for consumers all over the world. ICU Day has been celebrated on the third Thursday of October since 1948 as a way to highlight the spirit of the worldwide credit union movement. Join us on October 19th to celebrate the difference credit unions can make in improving the quality of life for members from Australia to Zimbabwe.

Whether you're yearning of a place to call your own, sending your kids off to college, or financially securing your golden years, your credit union can help make it happen. As a member-owned, financial cooperative, we exist only to serve you and to help make your dreams come true.



OCTOBER 2017 www.mmefcu.org



Secure Your Funds With Share Certificates



Smart investors are "SLY" investors. SLY stands for safety, liquidity and yield and is a time-honored way to make a safe financial bet. Secure your funds with share certificates from the credit union where you can put the SLY principle to work for you.

Safety: Your money is safe in the credit union, where it's insured up to \$250,000.

Liquidity and Yield: You can time the maturity of your certificates to coincide with when you need the funds. And you can take advantage of better yields by putting your share certificates on a ladder. Here's how it works: Say you have \$2,500 to invest. Divide by five and put \$500 each into six-month certificate, one-year certificate, eighteen-month certificate, two-year certificate, and a 30-month certificate. When the six-month certificate matures, unless you need the funds, you can roll into a 30-month certificate. This way you always have funds available every six months, but you also can earn higher yields with longer-term certificates.

Cover Your Accounts And Yourself With Overdraft Protection



Do you ever worry about how to keep your accounts, and your peace of mind, intact? Overdraft Protection from Memphis Municipal can help you gain the protection and stability you're seeking. Along with zero monthly fees or balance requirements, a great perk of Memphis Municipal checking account is the free Overdraft Protection program. This eliminates the stress, fees, and embarrassment associated with overdrawing your account. Maybe it was a returned check or perhaps a declined Check Card - no need to worry when you're covered with Overdraft Protection.

Memphis Municipal will transfer funds from your Share Savings Account to cover any overdrafts, helping you avoid uncomfortable situations, as well as related fees from merchants. In addition, you can apply for an overdraft Line of Credit (LOC), aka a loan that's linked to your checking account. With this option, which allows for some extra protection, necessary funds are transferred from the LOC directly into your checking account. Members who are interested in this must complete a loan application and qualify for the LOC.

For more info on overdraft protection services, or to sign up, contact Memphis Municipal today and get the coverage you need for the confidence you want!

HAPPY BIRTHDAY WISHES

CAZELL THOMAS

OCTOBER 16TH

