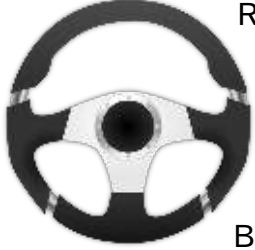


THE CREDITOR

Memphis Municipal Employees Federal Credit Union 901-528-2816

Great Vehicle Rates Put You Behind The Wheel



Ready for the open road? You can be with a pre-approved vehicle loan from the credit union.

Shop with confidence, knowing how much you can afford to spend and that you have the money in your pocket. And with the many online tools available, you can do a lot of legwork from the comfort of your computer. Sites like edmunds.com or kbb.com (Kelley

Blue Book) allow you to comparison shop for vehicles and price out options and accessories. If gas mileage is important to you or you are considering a hybrid, visit fuelconomy.gov to find the most fuel-efficient vehicles as well as a calculator to determine if a hybrid vehicle can save you money.

Armed with this knowledge and your pre-approved vehicle loan, you are now ready to visit dealer showrooms. Focus on "kicking the tires" and don't reveal how you are paying for the vehicle. Dealer financing is usually a profit center for the dealer, so keep your financing plans out of your negotiations until you are ready to sign the paperwork. Otherwise, the salesperson may try to make up any lost profit by up charging something else.

Scroll On Over To Our Web Site



Next time you go online, be sure to make a stop at the credit union's Web site. We're here 24/7 with all

of the latest news and announcements from the credit union, including any special offers. Need to stash some cash? Check out our current rates on share savings and share certificates. Shopping for

new wheels? After you have done your car-buying homework at sites such as www.edmunds.com,

www.autobytel.com and www.kbb.com, visit the credit union's Web site to find the loan rates and terms to fit

your budget. If you're thinking of a home improvement project, check out sites like www.doityourself.com and

www.hgtv.com for ideas and sites such as www.improvenet.com and www.costestimator.com for ballpark fig-

ures on project costs. Then scroll on over to the credit union's Web site to check out our great rates on home im-

provement loans. Need to speak with a helpful member service representative? Contact information is available

at the click of a mouse. Your credit union is as close as your keyboard, so stop by soon.

It's Time To Wake Up Your Dormant Accounts



it's time to wake up those dormant accounts. Do you have a savings account or checking account at the credit union that hasn't been used in the past six months or more? If you do, please consider reactivating it by making some type of transaction (a withdrawal or deposit). If you have

no further use for the account, please close it and transfer the funds to an active account. Dormant accounts are a drain on the credit union's resources which means they are a cost to all of our members.

Don't Let It Happen To You!



The fastest growing crime in America is identity theft, and the best protection is prevention. Here are some tips to safeguard your good name:

1. Protect your Social Security number. Do not carry your card in your wallet.

2. Do not give out your personal information unless you made the contact. Scam artists "phish" for victims by pretending to be credit unions, banks, stores, government agencies, etc. They do it by phone, email, and snail mail.

3. Shred papers with personal information. Always shred credit card offers that you don't use. Also, shred those "convenience checks" you don't use.

4. Open your credit card bills and bank statements right away. Check for unauthorized charges or withdrawals and report them immediately.

5. Protect your computer from viruses and malware. Use firewall, virus, and spyware protection software - make sure it is updated regularly. Always use "strong" passwords.

6. Always click with caution online. Only enter personal information on secure Web pages with "https" in the address bar and a padlock symbol at the top or bottom of your browser window.

HAPPY BIRTHDAY WISHES



Tiffany Conrad
09/01

Ada Pollard
09/27

Uzell Garner
09/28



ZEDRA NICKENS 09/19