



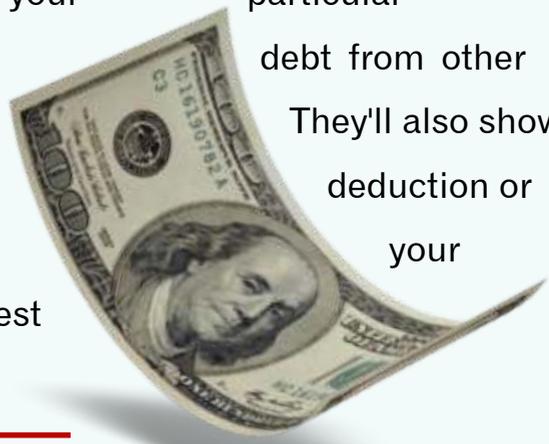
THE CREDITOR

MEMPHIS MUNICIPAL EMPLOYEES FCU 901-528-2816

Got Cash? Need Cash? We've Got You Covered

Life happens. And often leaves a bill due. So if you need a loan, look no farther than the credit union. From personal loans to cover an unexpected medical expense to vacation loans for that much-needed respite from the daily grind to vehicle loans that put you in the driver's seat, we have loans for any season, any good reason.

With low interest rates and terms to fit your budget, we've got you covered. Our friendly loan professionals will help you sort out the best loan for your particular circumstances, including possibly consolidating your debt from other financial institutions or high-interest credit cards. They'll also show you how to put your payments on autopilot with payroll deduction or automatic transfer, ensuring you're always current on your loan. At the credit union, we always have your best interest in mind, so call on us today.



DRIVE AWAY WITH A BETTER RATE

If you're in the market for new wheels, the credit union can help you drive away with a better rate - even if the dealer appears to be offering an awesome deal. That's because this old adage applies: "What the big print promises, the little print taketh away." The splashy headline doesn't tell the whole story. "Not all buyers will qualify" means the advertised interest rate is available only to those with pristine credit. If you have any blemishes on your credit, you'll likely pay a higher rate. "Available on select models" means the deal is valid for only a few vehicles - ones that may not meet your needs. Plus, with a pre-approved loan from the credit union you are in a much better bargaining position because you can shop like a cash buyer, getting the vehicle you want to buy, not the one the dealer wants to sell you. So before you set foot on the lot, contact the credit union so we can put you in the driver's seat.



E-Stop On Over To Our Online Services

In today's busy, tech-driven society, everyone is on the go - working, raising a family, socializing, going to school, traveling, sporting events, music lessons, you name it! There are meetings, to-dos, events, deadlines - the list goes on. Bottom line...we're mobile and we need a financial institution that's right there with us. Memphis Municipal recognizes this and has plenty of options for simple, anytime access to your accounts.

Easy, convenient financial management is just a search, click, and e-Step away! With our line of e-Services, members can do the following using their phone or computer, at any time, wherever they are:

- * Check account balances
- * Review transaction history
- * Transfer funds between accounts
- * Pay bills electronically (including editing pending payments)
- * Locate a Memphis Municipal ATM or Branch and get directions
- * Contact Memphis Municipal for quick assistance
- * And more!

Our suite of convenient, secure e-Services includes:

- * Online Banking
- * Online Bill Pay
- * Tellerline
- * e-Statements
- * ATMs
- * Direct Deposit
- * And more!

For details on these services and info on how to sign up, visit Memphis Municipal today.



TIFFANY CONRAD
SEPTEMBER 1ST
ZEDRA NICKENS
SEPTEMBER 19TH

HAPPY BIRTHDAY WISHES

ADA POLLARD
SEPTEMBER 27TH

UZELL GARNER
SEPTEMBER 28TH

