

Of Prime Interest



MEMBERS
FEDERAL CREDIT UNION

Fall 2008

Looking for Falling Loan Rates?

Whether you are looking to purchase a new or used car, make improvements to your home, consolidate debt, or finance education expenses, MFCU has a solution to your needs. Plus we have some of the lowest loan rates around. Compare and save today.

MFCU also provides members with a quick and easy pre-approval and financing process to save you both time and money. Getting pre-approved for any loan is a good first step and can make the process easier and more enjoyable.

Find our terrific loan and savings rates online at www.mbrcu.com. Get pre-approved by an MFCU Loan Officer and get started today.




Control Holiday Debt

It's easy to go overboard during this time of year. Although often tempting, special offers, teaser rates, and other "deals" may cause you more trouble in the long run.

If you plan to use credit cards for holiday expenses, consider the MFCU Visa Platinum Credit Card.

Benefits Include:

- Low, Fixed Interest Rate
- No Annual Fee
- Free Balance Transfers
- Free Rewards
- No Fee Cash Advances

 Apply online or call us today!

Tis the Season to Save...

Take a break this holiday season. Relax, enjoy time with the family, and avoid worrying about the bills.

MFCU offers a Skip-A-Pay program to give you a chance to skip a December loan payment. *

Look for the Skip-A-Pay form in your statement, or stop by the main office to pick one up. All request forms must be submitted by Friday, November 28, 2008.

*Available for Auto, RV, Tax Saver, and Unsecured Loans

Happy Holidays from Your Credit Union!

FINANCIAL FITNESS MONTH

Stop by the main branch any Friday this October to sit down for a free session with FALCO, Financial Services, Inc.

Join FALCO for a Free Financial Seminar this month:

October 17th and October 24th at 10 am or 1 pm

RSVP to dneuberger@mbrcu.com by October 15th if you will be attending a seminar

Financial Planning Services Offered through FALCO Financial Services, Inc.,
Registered Investment Advisor



Reminders

Looking for a great gift this season? An MFCU VISA gift card is a great choice. Cards may be used anywhere VISA is accepted, and may be purchased at your local branch. Give the gift of choice!

The main branch is accepting sealed candy donations on behalf of the Northern Aurora Business Association for the Trick-or-Treat on E. Colfax. This event offers safe Halloween fun for children. Donations will be accepted until October 30th.

Hey kids, enter the annual Halloween Coloring Contest this October. Pick up coloring pages at the main office and return them by October 30th. Three age categories will be judged. Ages 1-3, 4-7, and 8-12. Winners from each category will receive \$25 into their MFCU account. Must be a primary member to participate.

A Home Equity Line of Credit Loan is a great way to finance home improvements, education expenses, consolidate debt, and more. Contact the Loan Department for more information.

We offer an Overdraft Protection Loan to protect you from costly fees if you happen to overdraw your checking account. Contact the Loan Department for details.

Coming This Fall! Get Your Kids and Teenagers Online



After visiting our new web site, click on the Youth and Teens Page and turn over the computer to the "under 20" members of your household. Our new online guide for youth will help guide high school, middle school, and elementary school students to earn, save, and spend money wisely.



Looking for a Branch Near You?

Members Federal Credit Union gives you access to your accounts at over 3,400 credit union locations nationwide through shared branching!

Shared Branching is a fast-growing national and international network of credit unions that allow members of other credit unions to use their branches to conduct basic teller transactions. Whether you are traveling across town or across the country, your credit union accounts are within reach. Just look for the swirl!

We also provide surcharge-free ATM access nationwide. Look for one of our 25,000 CO-OP ATMs in any 7-Eleven store, and many other locations, across the country.

To find locations near your home, office, or in a city you're traveling to, simply call 1-800-919-2872 (CUSC) or visit our web site at www.mbrcu.com It's that easy!



Closures:

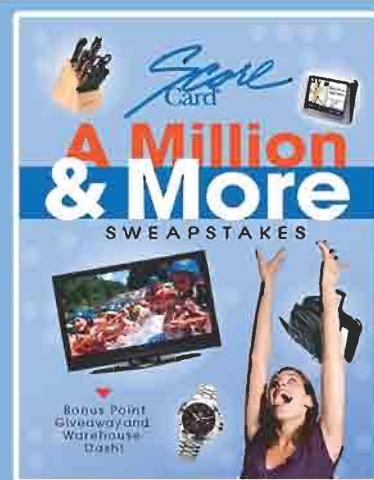
Oct. 11 & 13	Nov. 8 & 11	Nov. 27 & 29	Dec. 25 & 27	Jan. 1 & 3
Columbus Day	Veteran's Day	Thanksgiving	Christmas	New Year's

City of Aurora Branch
15151 E. Alameda Pkwy.
Aurora, CO 80012
Phone (303)-326-8823

Main Office
6 Abilene St.
Aurora, CO 80011
Phone (303)-755-2572
Fax (303)-755-9998

DMEA Branch
11925 6300 Rd.
Montrose, CO 81401
Phone (970)-240-0481
Fax (970)-240-0489

www.mbrcu.com



Credit and Debit Cardholders

Enter to win over 1,000,000 ScoreCard Bonus Points with each qualified purchase from your MFCU Debit or Credit Card.

Other prizes include 10,000 ScoreCard Bonus Points and a chance to dash through the ScoreCard Warehouse. Non-cardholders, open a debit or credit card with MFCU today to start earning points!