



## Annual Membership Meeting

Our Annual Membership Meeting was held on February 16 in the Conference Room at the Center City location. Almost 100 members attended the meeting.

The agenda included reports by the President/CEO, Treasurer and the Chairpersons of the Credit and Supervisory Committees. Members were given the opportunity to discuss new business and ask questions regarding the operation of their credit union. Cash prizes were awarded to 17 members who attended the meeting. Everyone who attended received a free gift.



Directors elected for three years were Earl Laney, Bud Seixas, and Chris White.

Following the meeting, the Board of Directors met and elected the following officers for 2011; Jim Kilrain, Chairman of the Board; Franni Lewis, Vice-Chairperson, Jerry Etter, Secretary; and Earl Laney, Treasurer.

We hope to see you at next year's meeting which will be held on February 15, 2012.

## Tuition Loans

Although it's not the time of year to worry about tuition, you may be considering summer camp for your child. If you bring in your bill from camp, you can finance your child's camp "tuition" at a great, low rate. Tuition loans are financed for up to one year and repayable by payroll deduction. One less thing to worry about this summer. Call 215-854-4957 or go to our website at [www.mediamembers.org](http://www.mediamembers.org) and figure out your payment on our handy loan calculator.



## Vacation Loans and Clubs

It's that time of year again. Time to pack up the car and the kids and hit the road for vacation. If you need a little more cash than you had planned on, stop into Media Members CU to apply for a low interest Vacation Loan. You can borrow up to \$3,000 and take two years to pay it back.

If you are planning for next year's vacation, why not start a vacation club now? You can save by payroll deduction or direct deposit and keep the funds separately so you are ready when the next vacation rolls around.

**Stop in or call today for details.**

## Special Notice

Please check your "favorites" to make sure it has our correct website- [www.mediamembers.org](http://www.mediamembers.org). Our old website is no longer being supported.

## HOLIDAY CLOSINGS

**Memorial Day**  
May 30

## Penny-Wise Tips to Save this Spring

Looking for ways to grow your bank account this spring? Keep more money in your pocket with these seasonal saving tips.

**Shop and compare.** Which supermarket has the best prices this week on bread, broccoli, or other products you use? Find deals from hundreds of local stores in one place at [www.moneysavingmom.com/store\\_deals](http://www.moneysavingmom.com/store_deals). Then look for printable coupons at [coupons.com](http://coupons.com) to shrink your grocery bill even more.

**Spruce up for less.** Instead of expensive, chemical-loaded cleaning products, try making your own homemade cleansers using baking soda, white vinegar, and other household staples. You'll spend just pennies a batch, and you'll have the peace of mind of knowing just what goes into them. Find "recipes" (including one for homemade laundry detergent!) at [eartheasy.com](http://eartheasy.com).



### Save on sporting goods.

Equipping your family for another season of baseball, soccer, or Ultimate Frisbee? Save big by buying high-quality secondhand equipment instead of brand-new gear. If you have unused or outgrown items, you can exchange them for credit at [playitagainsports.com](http://playitagainsports.com) or other locally-owned stores near you.

**Save on the house and car you already have.** With interest rates

remaining low, now may be the time to refinance your mortgage or auto loan. A fixed rate or lower adjustable rate can mean hundreds of dollars in savings every year. Call us today to see how we can help.

## Debit vs. Credit... Does it Really Matter?



It's time to pay for your purchase at your local grocery store and you hand the clerk your debit/check card. "Debit or credit?" asks the clerk. Most consumers say, "It doesn't matter, either is fine," but there is actually a difference – to you.

**Debit** – When you opt to process a transaction as "debit," your purchase is processed through the ATM Network, and you must use your personal identification number (PIN). You can request cash back with your purchase, and this transaction is immediately charged to your Credit Union account.

**Credit** – If you choose "credit" when checking out, you'll be asked for a signature. Many consumers assume that this type of transaction is billed through a credit card account, when actually it is immediately processed through your Credit Union checking account.

### A "Credit" to Your Card

Both of these options carry benefits for debit card holders, but what many do not know is that when you choose "credit," you help yourself, the Credit Union, and by extension, your community. Here's

how it works:

**Buyer Protection:** VISA® insures transactions processed through its system, providing you with buyer protections and rights far greater than your store receipt allows.

**Lower Operational Costs:** VISA® transactions are more efficient and less costly than ATM transactions, allowing your Credit Union to develop and offer more to their members in new products and services.

**Added Security:** Finally, when you select "credit," you must sign for your purchase, and the cashier may request to see your identification. Not only are your purchases more secure, but so is your identity.

So, the next time you pull out your Credit Union debit card to pay, and are asked "Debit or credit?" You'll know the answer: Credit!

## EZ Loans

If you are looking to establish credit, or just need a few extra dollars for expenses, why not consider our EZ loan. EZ loans are just that, \$1,000 loans that are paid back over one year and costs as little as \$22.00 a week in payments. Give us a call today to find out if you qualify for this loan.



### Main Branch

400 North Broad Street • Philadelphia, PA 19130  
(215) 854-4460 • Fax (215) 854-2824  
Monday - Friday 9:00 am to 4:30 pm

### SPP Branch

800 River Road • Conshohocken, PA 19428  
(610) 292-6762 • (610) 292-6737  
Wednesday & Thursday 8:00 am to 4:00 pm  
Friday 7:00 am to 3:00 pm

[www.mediamembers.org](http://www.mediamembers.org)

email: [info@mediamembers.org](mailto:info@mediamembers.org)