



Celebrate International Credit Union Day

International Credit Union Day is Thursday, October 20, 2011 and this year's theme is, "Credit Unions Build a Better World" which highlights the important economic and social contributions credit unions make to their communities worldwide. It recognizes the member-centric, community-focused approach credit unions use to help members like you achieve your financial goals.

As the headlines reveal questionable practices on Wall Street, more people on Main Street and around the world are discovering the benefits of belonging to a financial cooperative. They've switched to credit unions where they find a democratically-run financial institution that is under local control, is trustworthy, and where members are recognized as the reason for the credit union's existence.

As we celebrate International Credit Union Day this October and prepare for the United Nations' International Year of Cooperatives in 2012, we celebrate with more than 186 million people worldwide, that we're all part of building a better world. Remember your credit union in October; remember your credit union is always here for you!

As has been our custom in the past, Media Members will celebrate International Credit Union Day at both the Center City and SPP office. Everyone who stops by will receive a free gift and soft pretzel while supplies last. In addition, we will hold several drawings throughout the day which will give you a chance to win a great prize. Our Philadelphia office will be open from 9:00 A.M. to 4:30 P.M. and our SPP office will be open from 8:00 A.M. to 4:00 P.M.

Be sure to mark your calendar for Thursday, October 20, because you don't want to miss this special event!



Second Chance Financing Auto Loan Special

If you purchased a new or used vehicle in the last 18 months, Media Members FCU may be able to save you money on your monthly payment. Our New Auto Loan rate is now as low as 2.5% and our Used Auto Loan rate is now as low as 3.99%. In addition to a low rate, you can defer your first month's payment and pocket the cash for the holidays or to pay another bill. Who couldn't use a little extra \$\$ these days?



Payroll deductions or direct deposit for your payments are available. Call us today at 215-854-4460 or email us at info@mediamembers.org for details.

Holiday Loans & Holiday Clubs

Need to do some holiday shopping? Our low rate holiday loans are available from October 1, 2011 through March 31, 2012. Members can borrow up to \$3,000 for 24 months with rates as low as 8.9%! Why use high interest credit cards for holiday expenses when you can pay cash and get a low rate from your credit union?

If you planned in advance, you will be picking up your Holiday Club Check anytime after October



10. If you didn't sign up for a club account this year, be sure to sign up for your 2012 Holiday Club Account. Current members will automatically be enrolled for next year. You can have your club contributions sent by payroll deduction or direct deposit. Stop in to sign the application or give us a call and we can mail one to you today.

Special Dormancy Account Notice

Please be sure to notify the credit union at least once a year to keep your account from dormancy status. There is a \$5 per month fee for accounts under \$500 with no activity for 24 or more months. Also, please be advised that Pennsylvania Law considers an account to be dormant and turned over to the state if there has been no activity for three years. In order to avoid dormancy fees or Pa. Escheat, please deposit, withdrawal or notify your credit union in writing to label your account as active.

Thank You Veterans

According to the U.S. Department of Veterans Affairs, November 11th, Veterans Day, is a celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good. While November 11th is the special day set aside to recognize our veterans, we really should be thanking them every day. If you are a veteran, please accept our deepest appreciation for all you have done to preserve our freedom and our way of life. Without you, it's quite likely our everyday lives would be very different. Freedom is never free, and we are grateful for you having paid the price for us. Whether you have served in peacetime or wartime, you have made a difference in the lives of many.



No Scrooge Required

There are plenty of ways to have fun, create memories, and avoid the "bah, humbug" for this upcoming holiday season. Consider making a few changes this year that are kinder to your wallet and even free up valuable time for family and fun:



- ▶ **Gift Exchange.** Establish a new tradition of limiting the number of people that you purchase gifts for, as well as a spending limit. Chances are your other family members are in the same tight financial situation. Establish a plan and start early. This is something that your family should discuss ahead of time, before anyone starts shopping.
- ▶ **Create Coupons.** Ask Grandma whether she would rather have an expensive sweater or a coupon from a grandchild to make cookies together, guess which one she would choose? Handmade coupons for children or grandchildren to give to their elderly relatives are welcome treats. Some examples could include: running errands, spending an afternoon in the park, cooking a meal together, shoveling the snow, raking leaves, washing the car, or even planting flowers.
- ▶ **Homemade Items.** The time that you spend making a gift is much more personal and thoughtful and shows how much you really care. Does your grandpa have an old unused shovel just hanging in the shed? Use a glue gun and attach holly and berries, pinecones, ribbon, and even lights. He'll make sure that decoration gets used every year! If you have a knack for baking, give out holiday tins filled with your homemade cookies. Pass them out to family, friends, the letter carrier, hairdresser and newspaper carrier. Here's a tip for pinecones: place them on a cookie sheet in a single layer and bake them for 15-20 minutes at 200 degrees to kill any bugs or spiders.

- ▶ **Wrap It Creatively.** Use the Sunday comics as a substitute for expensive wrapping paper. Purchase a roll of inexpensive meatpacking paper from the local butcher or craft store and have your children draw and paint all over it for homemade wrapping paper.
- ▶ **Cookie Exchange.** Save money on buying cookie trays and organize a cookie exchange. Invite friends and family, see how many people are coming and give each friend or family member the number of people attending the exchange. So if you have nine friends attending each person will make nine dozen of their favorite cookies. At the end of the party you will have nine dozen cookies with each dozen being different!

Finally, ask everyone to share their own favorite holiday tradition/memories. Most likely the majority of responses will be ones that don't involve spending any money at all. Engage in special traditions and create lasting memories this holiday season and that's truly what the holidays are all about, no Scrooge required.

HOLIDAY CLOSINGS

Thanksgiving Day

Thursday, November 24

Christmas Holiday

Monday, December 26

New Year's Holiday

Monday, January 2

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 • Fax (610) 292-6737
Wednesday & Thursday 8:00 am to 4:00 pm
Friday 7:00 am to 3:00 pm

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