



Media Members Federal Credit Union

December 2008 Volume 19 Number 3

Your \$hare Credit Union News



A New Beginning!

Staff of Media Members FCU celebrate their name change.

Free Virtual Branch/Online Bill Pay

Need to check your balances, do a transfer, pay a bill? Enroll in Virtual Branch and Bill Pay. To enroll in Virtual Branch, simply go to www.mediamembers.org, click on Virtual Branch and enroll. You can enroll in bill pay at the same time provided you have a share draft account open with us.

If you're already enrolled in Virtual Branch, just look for the bill pay link on the left hand side when you click on to access your accounts.

Virtual Branch and Bill Pay are convenient and easy to use, but best of all they're FREE!

Annual Meeting

Our Annual Membership meeting will be held on Wednesday, February 18, 2009 in the First Floor Conference Room at 5:30 P.M.

The agenda will include reports to the members from the President, Board Chairperson, and the Credit and Supervisory Committee Chairpersons.

Members will be able to bring up new business or ask questions regarding Media Members FCU. Afterward, there will be an election for Credit Union Directors. The Board will meet after the general membership meeting to elect their officers.

Credit Union members who attend the Annual Meeting have a chance to win a cash prize. Top prize will be \$500.00, a second prize of \$250.00, third prize of \$100.00 plus fifteen prizes of \$50.00 will be awarded. Everyone attending will receive a free gift.

International Credit Union Day

The 2008 International Credit Union Day celebration attracted close to 600 people to our Philadelphia and SPP offices. Those who attended received a free gift, soft pretzel and a chance to win some great prizes, including restaurant certificates and movie tickets.

Be sure to mark your calendar for next year's celebration on October 15, 2009.

Reduce Your Stress!

Consolidate Your Bills with a Home Equity Loan

If the holiday spending season has left you strapped for cash, look no further than your home to help alleviate the burden! With a Home Equity Loan



from the Credit Union, you can trade in those high-interest credit card bills for a manageable monthly payment. We also have a variety of rates, terms, and repayment methods to fit your needs.

Rates as low as

5.99% APR*

Apply today and sleep better tonight.

*APR = Annual Percentage Rate. Rate subject to change. Contact the Credit Union for details.

Need Help With Your Tax Return?

As he has done for the past several years, Thomas Caso, CPA of the accounting firm of Connolly, Grady and Cha, will be in our office to answer any questions you have regarding your State or Federal tax returns. Appointments can be scheduled by calling 215-569-8520. This service is free to Credit Union members.

Direct Deposit Your 2008 Tax Return

It's almost tax season! That means that you can have your tax refund directly deposited into your Credit Union account quickly, easily, and FOR FREE!

According to the IRS, a refund check is issued within six to eight weeks of filing a paper return. If you file a paper return, and choose to directly deposit your refund, you will receive your refund in five to six weeks. If you file electronically (E-file), your refund will be issued within three weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.



To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your account number

and our ABA routing #236084175. If you choose to E-file, you can always check the status of your refund online at www.irs.gov. To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2008 year-end statement for tax reporting purposes!

Auto Loans to Get You Going



Make sure you're getting the most out of your vehicle. There are many things you can do to decrease your gas usage, but why not trade in your old gas guzzler for a newer, more fuel-efficient vehicle? Before you head to the dealership, check out Media Members FCU's New and Used Auto Loans.

Our interest rates are often lower than what the dealership will offer you. We also have a variety of terms to fit your financial plan, and our repayment options make credit union financing a convenient option.

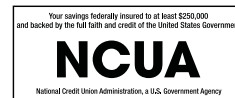
Apply today by visiting us

online or stopping in to one of our branches. You can get pre-approved for an Auto Loan, reducing your time at the dealership.

Not only will you save money on your new vehicle by financing with the Credit Union, you'll be saving time and money at the pump, too!

Your Funds are Now Insured Up to at Least \$250,000!

With the recent passage of the Emergency Economic Stabilization Act of 2008, the Credit Union's deposits are now federally insured to at least \$250,000 and backed by the full faith and credit of the United States government through the NCUA. This is an increase from the previous coverage amount of \$100,000.



The NCUA, National Credit Union Administration, insures all federal and most state-chartered credit unions and is similar to the FDIC, which regulates banks. Sleep soundly at night knowing your savings accounts are insured up to at least \$250,000! IRA and KEOGH accounts are insured separately up to \$250,000, giving you added peace of mind.

Now is the time to protect your funds before the market takes another hit. Protect your funds and your family – have them join the Credit Union. As members of the Credit Union, your family will have access to all the benefits and security that you receive. Stop in to one of our branches and see how we can help you and your family sleep better at night.

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
1st Saturday of Every Month 10:00 am to 2:00 pm

www.mediamembers.org

email: info@mediamembers.org