



## Media Members FCU VISA® Credit Card

With the change in credit card guidelines, many credit card companies are raising rates, doubling minimum payments and lowering credit limits.

Media Members has a Classic and Platinum Credit Card with fixed interest rates of 12.9% APR\* for our Classic and 9.9% APR\* for our Platinum Card. In addition there are no annual fees. These rates also apply to balance transfers from another credit card.

Call our office at 215-854-4460 or email us at [info@mediamembers.org](mailto:info@mediamembers.org) for an application. You can also stop in either our Center City or SPP office to apply.

\*APR = Annual Percentage Rate. Rate current as of date of publication. Subject to change. Contact the Credit Union for details.

## New Loan Offer Consolidate Your Credit Card Debt

Want to pay off your credit card debt? Our newest loan is a debt consolidation loan and is available beginning April 1. You can get this closed-end loan at a reasonable interest rate. Borrow up to \$10,000 for five (5) years at a monthly payment of \$222.00 and a low interest rate of 10.9% APR.\*

Knowing that this loan will be paid in full in five years eliminates the worry of payments on credit cards that continue payments for eight, nine, ten or more years. The added bonus, of course, is the low interest rate. Just come in with your credit card statement and fill out an application today to watch your debt melt away.

\*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Contact the Credit Union for complete details.

## We Have Money to Lend!

Whether you're looking to get a new car, doing some home remodeling, or planning a vacation, Media Members FCU has what you are looking for – MONEY!



### New and Used Auto Loans

### Home Equity Loans

### Vacation Loans

### Personal Loans

### VISA® Credit Cards

### Mortgage Loans

Our loans have great rates, offer a variety of terms and have convenient repayment options. Decisions are made right here within the Credit Union by people you know

and can trust. Visit our website for an application, or better yet, stop in today and talk to one of our Loan Specialists. We'd love to see you!

## Annual Membership Meeting

Our Annual Membership Meeting was held on February 17 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.

Jim Kilrain, Chairman of the Board, took a few minutes to thank retired Director and Supervisory Chairperson, Loretta Longmore, for her 30 years of service on the Board. Directors elected for three years were: Jim Kilrain and Gerry Etter.

Following the meeting, the Board of Directors met and elected the following officers for 2010: 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 16, 2011.



*Annual Meeting prize winners happily display their checks.*

## Teach Your Children Financial Independence

**Grade: F** That's the average report card 12th graders earned for financial literacy. What our youth don't know is shocking. For example, only 27% understand that interest/dividends on savings accounts may be taxable. Only 40% realize they could lose their health insurance if their parents become unemployed.\*

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

**JOIN** - As a start, open a savings account for each child in your family at the Credit Union. As soon as your children can write, they should learn how to fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

**SHARE** - Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

**COACH** - Remind your children to ask for help when they need it. And turn to the Credit Union when you want help. Our tradition of service and philosophy of self-help make Media Members FCU a

natural partner in pursuing financial security.

We're here to help. For more information, contact the Credit Union at 215-854-4460 or visit our website at [www.mediamembers.org](http://www.mediamembers.org).

\*2008 Survey of Personal Financial Literacy Among High School Students, The Jump\$tart Coalition® for Personal Financial Literacy. Copyright 2010 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved.

## Travel Tips



Media Members FCU knows that planning a family vacation or getting ready for any type of get-away can be overwhelming. In anticipation of the trip, it's easy to overlook some things while packing.

Here are a few important items that you should add to your packing list:

- ▶ If you take prescription medicines, make sure to take a copy of the prescription in a separate piece of luggage or carry on in case your bags are lost.
- ▶ If you need glasses to see, make sure you have a back up – an old pair, contacts or prescription sunglasses.
- ▶ Bring at least two credit cards in case one is lost, broken or gets stuck in an ATM.
- ▶ Be sure to know the details of your health insurance policy, and

don't forget to bring your cards.

- ▶ Bring a list of important phone numbers or email addresses of medical specialists, family, and work, or of anyone you may need to contact if something occurs to delay your return.
- ▶ Alert the Credit Union and other financial institutions that you are going out of town to avoid a hold being placed on your credit card for out-of-area use.

Hopefully, by taking care of these things up front, you'll have a lot less stress and be able to follow our most important tip of all – HAVE FUN!

## Vacation Clubs and Loans

Vacation Club checks will be available starting May 10. If you already are a club member, you will automatically be re-enrolled. Members who join the Vacation Club will be enrolled in a drawing to win one of ten great gift certificates.

Now through September 30, you can apply for our popular Vacation Loan. Members can borrow up to \$3,000 for 24 months at a special low rate. Why use a high-interest credit card for vacation when you can pay cash and get a low rate from your Credit Union? Be sure to stop in today to fill out an application.

## HOLIDAY CLOSINGS

### Memorial Day

May 31, 2010

### Independence Day (observed)

July 5, 2010



### 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)