



# MembersChoice

## Federal Credit Union

Spring 2019 Newsletter



### Home Equity Line of Credit

Thinking of doing some home improvements this spring? Visit your credit union for the most convenient way to pay for those improvements. With a Home Equity Visa card, you decide when and what to do around your home. Use anywhere Visa is accepted. Convenient terms, no closing costs with minimum credit line of \$10,000.00, and no annual fee. Apply online at [www.memberschoicefcu.org](http://www.memberschoicefcu.org) for additional convenience.

### Visa Balance Transfers

Tired of paying high interest rates on credit cards? Obtain a Members Choice FCU Visa credit card and let us transfer your balances to your Members Choice FCU credit card and receive the benefit of a low interest rate. Contact us today for details!

### Annual Meeting Official Notice

To: All Members of Members Choice Federal Credit Union

This is your official notification that the 61st Annual Business Meeting of Members Choice Federal Credit Union will be held on Wednesday, May 29, 2019 at the office located at 3647 W State Road 46, Bloomington, IN 47404.

The doors will open at 6:00 p.m. with the meeting to begin at 6:15 p.m. This meeting is an opportunity to socialize with your fellow members, employees, and volunteers. You will also receive the latest news on events occurring at the credit union. Snacks will be available.

The following directors have been nominated for re-election to the board: Jessica Hayes and Lori Gonzalez. The term will be for a period of three years. No nominations will be taken from the floor during the meeting.

Any member wishing to have their name placed on the ballot, as a candidate for election to the Board of Directors, may do so by submitting a petition in accordance with the credit union's bylaws. Please contact Lori Gonzalez, President/CEO at [lgonzalez@memberschoicefcu.org](mailto:lgonzalez@memberschoicefcu.org) if interested or if you have questions. Petitions must be submitted by April 19, 2019.

### Save Money While Earning Chances To Win Cash Prizes

Your credit union wants to reward members for saving more of their hard-earned money, and we cannot think of a better way than with more cash. When you participate in Save to Win, every time you make a savings deposit of just \$25, you'll be entered in the monthly and quarterly prize drawings - and best of all, **it's free!** This is a great savings plan for anyone at least 18 years old.

All of the money that piles up in your Save to Win account is yours to keep along with the interest you earned, so there's never been a better time to get the ball rolling on your savings plan. With nothing to lose and everything to win, it's time to Save to Win.

Stop in or call the credit union today for more information.

### Courtesy Pay Options

Want to take the worry out of using your debit card or writing a check? If so, please contact the credit union and ask for details about Courtesy Pay. This service is available for ACH, debit, ATM, and check transactions.



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### Liberty Mutual

#### Auto/Home Insurance

The credit union will now have a Liberty Mutual Representative on site on select days during the month. You can receive a FREE quote on your auto/home insurance and possibly save money. Contact a credit union employee for more details.

#### Beneficiaries on Accounts

If you have not designated a beneficiary on your account or need to update your information, now is a great time to do so. If you are unsure if you have a beneficiary, the employees can review. Any employee can assist you regarding this matter.

#### Holiday Closings

The credit union will be closed on Monday, May 27, 2019 in observance of Memorial Day.

The credit union will be closed on Thursday, July 4, 2019 in observance of Independence Day.

### Vacation Loan - Start planning now!

If you are planning a trip and need some extra money, make Members Choice FCU your first stop. The credit union is offering special vacation loans ranging from \$500.00 to \$2,000.00 during the months of May, June, July, and August. These loans will need to be repaid over a period of twelve months with extremely competitive rates ranging from 5.25% to 11.25% APR\* with additional discounts if you have a checking account with a debit card at the credit union. For additional convenience, apply online at [www.memberschoicefcu.org](http://www.memberschoicefcu.org).

*NOTE: Rates, terms, and conditions subject to change without notice. Rates, terms, and conditions vary based on credit worthiness and other qualifications. All loans subject to approval.*

\*APR = Annual Percentage Rate

### Debit Card News

The credit union is now offering EMV chip enabled debit cards. These will be distributed to members as cards expire.

Just a reminder there is a \$1,500 daily card limit for purchases. An additional \$500 can be obtained at an ATM. This is to help protect your funds in the event the card is lost or stolen.

If you are traveling out of state, contact the credit union at least 48 hours before traveling to avoid possible card restrictions. Due to increased fraud nationwide, transactions occurring outside of the immediate area are reviewed closely by our processor to help prevent fraud. Card transactions are blocked at all physical locations in Texas. If you will be traveling in Texas, be sure to call the credit union in advance. If you receive a message from the Fraud Department, please return the call to avoid interruptions in card usage.

***Debit Card Replacement Fee: \$10.00 per card starting June 1, 2019.***

### Office Hours and Locations

#### Main Office:

520 W Patterson Drive  
Bloomington, IN 47403  
812-336-7470  
812-331-3093 (fax)  
800-692-2268 (toll free)

#### Ellettsville Office:

3647 W State Road 46  
Bloomington, IN 47404  
812-935-6200  
812-935-6400 (fax)

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

<i>Lobby hours:</i>	Monday - Thursday	9:00 - 5:00
	Friday	9:00 - 6:00
	Saturday	9:00 - 1:00
<i>Drive thru:</i>	Monday - Thursday	9:00 - 5:30
	Friday	9:00 - 6:00
	Saturday	9:00 - 1:00
<i>Lobby hours:</i>	Monday and Thursday	9:00 - 5:00
	Tuesday and Wednesday	Closed
	Friday	9:00 - 6:00
<i>Drive thru:</i>	Monday and Thursday	9:00 - 5:30
	Tuesday and Wednesday	11:00 - 5:30
	Friday	9:00 - 6:00