

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 3RD QUARTER 2021

Your Ride into Summer

**NEW, USED AND
REFINANCED AUTOS**

No payments for 90 days*

Rates start as low as

1.99% APR*

There's still plenty of summer left
to get out on the open road.

Apply Today

WIN \$500!

Search for your next vehicle and submit a
no obligation Price Quote Request at
memorialcu.memberautocenter.com
and be automatically entered to win \$500!

*APR is Annual Percentage Rate. Final rate is based on credit history and score. Relationship discounts included. Certain credit criteria apply. Certain terms and conditions to qualify for this rate. No payments for 90 days Auto Loan feature is valid on new Auto Loans and Auto Refinance Loans from other institutions; refinancing of existing MCU auto loans is not eligible. The first payment after the 90-day no payment period will first be applied to the interest accrued from the date the loan was funded to the first payment date and then applied to the principal due. Need not apply for a loan to enter. No purchase necessary. You do not have to be a member of a credit union to enter. Limit one entry per person. All entries will be accepted. To enter visit the website above, search for a vehicle and submit for a Price Quote Request between July 1, 2021 through August 31, 2021. All entries must be submitted no later than August 31, 2021 by 11:59 p.m. CST. Only one winner will be chosen by random drawing in September 2021 to win \$500 in the form of a gift card. Winner will be notified by a Member Auto Center Representative not affiliated with a specific credit union. This contest does not include a manufacturer's rebate or discount available to the public. Employees of CU Alliance, LLC and its subsidiaries are not eligible. Must be 18 years or older. No cash value. Odds of winning depend on the total number of entries received. Restrictions may apply. Void where prohibited and subject to federal, state and local laws. For more information call 832-912-2182.



A Better Way to Pay for College

Whether you're the student or parent of one attending college, MCU can help you cover tuition.

If you have a funding gap, MCU partners with Sallie Mae® to get the money you need for school. Sallie Mae® higher education loans are designed for the needs of undergraduates, graduate students, and parents.

- Competitive interest rates
- Multiple repayment options
- No origination fees: no prepayment penalty¹

The Smart Option Student Loan® for MCU by Sallie Mae® is an ideal solution to help you pay for college expenses not covered by scholarships or federal loans.

¹Borrow responsibly - We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan. These loans are made by Sallie Mae Bank or a lender partner. Memorial Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers. Although we do not charge you a penalty or fee if you prepay your loan, any prepayment will be applied as provided in your promissory note: First to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

Talk to us today!



Back-to-School Blowout

Rates start as low as

6.75% APR*

Borrow up to \$1,800 | Terms up to 18-Months

Plus, your loan can help a favorite teacher win a \$100 gift card!*

APPLY TODAY!

*APR is Annual Percentage Rate. Final rate is based on credit history and score. Relationship discounts included. Certain credit criteria apply. Certain terms and conditions to qualify for this rate. \$100 Gift Card Drawing: You must qualify and close on a back-to-school signature loan of at least \$1,500 before August 31, 2021, to be automatically entered into the drawing for a \$100 office supply gift card for your favorite teacher. No purchase necessary to enter and win. Eligible persons may enter the drawing by submitting a handwritten form without purchase or obligation. Mail a 3x5 card with your name, address, and contact information to Memorial Credit Union, Attn: Marketing, 7789 Southwest Freeway, Suite 175, Houston, Texas 77074. Entries must be received by 5 p.m. on August 31, 2021. The winner will be selected in a random drawing in September 2021, and we will ask you for a teacher's name/contact information to receive the \$100 gift card. Officials and employees of the credit union and their family members are not eligible to participate in the drawing. Must be 18 years old to enter the drawing. You must be an MCU member in good standing to qualify. Offer can change at any time and expires on August 31, 2021.

THERE'S A FREE ATM NEAR YOU



You never pay a service charge for using an MCU ATM but if there isn't an MCU ATM near you, you can access thousands of surcharge-free ATMs via the Dolphin Debit network.







Dolphin Debit ATMs are strategically placed at some of the most convenient locations in town. Many of them are in the parking lots of Super Wal-Marts in your area.

Locate a Free Dolphin Debit ATM Near You at www.MEMORIALCU.org!

eZCard Means Easy Access



eZCard replaces GoToMyCard.com so you have 24/7 access to:

-  Lock and unlock your card with a click of a button
-  Get your FICO score and educational tips
-  View recent transactions and balances
-  Easy access through home banking
-  EZ Card - Manage your payments
Set up a payment account, make a one time payment, set recurring payments, set up a debit payment account, make a one-time debit payment, set up recurring debit payments.
-  New easy electronic dispute process

ENROLL TODAY at www.ezcardinfo.com

SCORECARD[®] Mastercard[®] Loyalty Rewards Upgrade

Coming July 10, 2021

You've always received great rewards with your MCU Mastercard but get ready for an upgrade starting July 10th. Our new Loyalty Rewards program offers a robust selection of redemption options, including:

- ★ Top-shelf merchandise
- ★ Travel bookings
- ★ Gift cards
- ★ Real-time discounts so you can link your points for discounts at network retailers
- ★ Link points to your PayPal account to use as an alternative form of payment
- ★ Discounts on fuel
- ★ Donate points for a good cause
- ★ And much more!

Use your MCU Mastercard and reward yourself! Watch your email for more details!



CU HAPPENINGS



2021 SCHOLARSHIP WINNERS

MCU awarded three, \$1,000 scholarships to qualifying seniors and one, \$1,000 scholarship to a higher education student. Congratulations to our 2021 recipients!



CHINWE

Grand Canyon University
(higher education)



SOPHIA

Texas Christian University



ESTHER

Baylor University



ZAINAB

The University of Texas at
Dallas

LOAN PAYMENT WINNERS

Congratulations to these members who won their first payment courtesy of MCU! Thanks for choosing MCU!



**ESTRELLA &
ROSELLER**
Auto Payment Winner

VALERIE
Mortgage Payment Winner



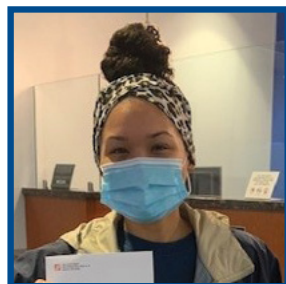
FINANCIAL REPORTING

Memorial Credit Union engaged the services of AJ Weaver & Associates to review all credit union records, internal controls and accounting procedures. This annual audit is performed per national credit union standards and general accounting practices. Upon request, copies of these documents are available for review: Articles of Incorporation, Bylaws, Rules, Guidelines, Board Policies, Annual Report, Income and Expense Report, 990 Report, and Statement of Condition Report.

NURSES WEEK



Congratulations to our four Nurses Week \$250 Home Depot gift card winners!



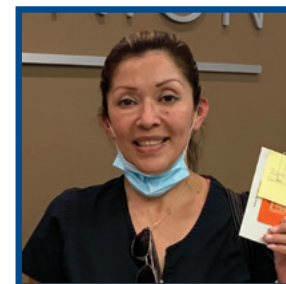
DASIA



SHERRY



STEPHEN



IRMA

HOLIDAY CLOSINGS

Monday, July 5, 2021
Independence Day (observed)

Monday, September 6, 2021
Labor Day

MAIN NUMBER 713.778.6300 | **ACCESS 24** 713.778.6350

www.MEMORIALCU.org



Federally
Insured by
NCUA