

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS

| 4TH QUARTER 2022

Start at MCU
Drive Away
Happy

Get up to
\$400
*Cash Back**

NEW | USED | REFINANCES

RATES
AS LOW AS **2.99%**
APR*

**TERMS UP TO
84 Months**

**90 DAYS
No Payments***

Apply Today @ www.MEMORIALCU.org

*APR = Annual Percentage Rate. Subject to credit union lending guidelines. Refinance offer not valid on loans currently financed with MCU. A \$45,000 loan at 2.99% APR for 72 months would have 72 equal payments of \$683.51. Up to \$400 cash back equal to .5% of the vehicle loan balance financed. .5% of a \$30,000 loan amount is \$150. Cash back bonus will be deposited into the members' MCU savings account at loan closing. You must be a member in good standing to qualify. Bonus is considered interest and may be reported to IRS Form 1099-INT. Please consult your tax advisor on any legal, tax, or financial issues related to your bonus or personal matters. Maximum no payments for 90 days available to qualifying members. Offer good through 10/31/2022 and subject to change at any time.

INTERNATIONAL CREDIT UNION DAY

October 20, 2022

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world to provide access to affordable financial services.

HELP US CELEBRATE!

Stop by the drive-thru (weather permitting) between 9 - 11 a.m. or in the lobby from 1 - 4 p.m. and grab a treat to help us celebrate ICU Day®.

EMPOWER

YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™



Attention
55+ Members
**Get Your FREE
Nutcracker
Market Tickets!**

While supplies last, we're giving away 24 sets of tickets for two, to the Houston Nutcracker Market.* Just stop by a branch near you to pick up your tickets starting Monday, October 10, 2022.

**Nutcracker Market
November 10-13, 2022
One NRG Park
Houston, TX 77054**

To learn more about this event visit
HoustonBallet.org/about/nutcracker-market

*Tickets available to 55+ members in good standing. Tickets cannot be reserved via phone and are available on a first-come, first-serve basis. Must provide your transportation to NRG Park and parking is not included.



SPREAD MORE
Holiday Cheer
WITH AN MCU CREDIT CARD

The holidays are just a glimmer away so be ready to deck the halls and spread holiday cheer with an MCU Credit Card in hand.

- ✓ No Annual Fee
- ✓ Rates As Low As 12.90% APR*
- ✓ No Cash Advance Fee
- ✓ 24/7 Fraud Protection
- ✓ Earn valuable reward points and redeem for outstanding merchandise and exciting travel perks
- ✓ 24/7 access via eZCard

* APR – Annual Percentage Rate. Rates, terms, and conditions are subject to change.

9 Tips to Keep Your Computer Secure



We use internet-connected devices for all aspects of our lives and as a result, our devices contain a wealth of personal information about us. In honor of **Computer Security Day** on **November 30th**, here are 9 tips to keep your devices secure.

- 01** Keep your OS, apps, and browsers up to date.
- 02** Use antivirus, antispyware and firewalls as added protection.
- 03** Use complex passwords and strong authentication methods.
- 04** Think twice before you click to avoid phishing attacks. Ignore/block spam emails.
- 05** Before making an online purchase, look for the "HTTPS" and closed padlock.
- 06** Be careful what you share online and make use of privacy settings to limit the visibility of your profile/posts.
- 07** Turn off your computer when you are not using it for long stretches, to disrupt access. Never leave your devices unattended in a public place.
- 08** Secure your home network with strong passwords and encryption.
- 09** Back up your computer so you can rebuild it if you suffer a data breach or loss.



All You Need All in One Place

Our Auto Buying Center has everything you need to enjoy your next vehicle!



Find a car



Check rates



Get auto and payment protection



Apply for a loan



Sell your car



Call for a discounted CarFax® Report



Schedule an Auto Exam to avoid buying a used vehicle with problems



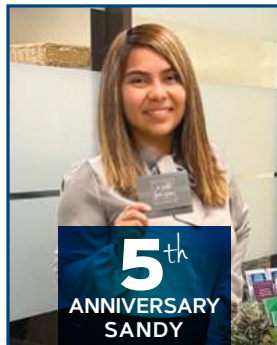
Check it out at
www.MEMORIALCU.org

MCU Happenings

APRIL
Youth Month
Winner



Happy Anniversary!



Financial Reporting

Memorial Credit Union engaged the services of Janette P. Moya and Associates to review all credit union records, internal controls, and accounting procedures. This annual audit is performed per national credit union standards and general account practices. There were no major deficiencies or exceptions cited during this audit.

Upon request, the following documents are available for review and copies: articles of incorporation, bylaws, rules, guidelines, board policies, annual report, 990 report, income and expense report, and statement of condition report. Please contact the credit union at 713.778.6300 with questions or comments.

Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

Memorial Credit Union
7789 SW Freeway, Suite 175
Houston, TX 77074
Telephone Number: 713.778.6300

The credit union is incorporated under the laws of the State of Texas and under state law, is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at:

914 East Anderson Lane
Austin, TX 78725-1699
Telephone Number: 512.837.9236
Website: www.cud.texas.gov

HOLIDAY CLOSINGS

Monday
October 10, 2022
Columbus Day

Friday
November 11, 2022
Veterans Day

Thursday
November 24, 2022
Thanksgiving Day

Monday
December 26, 2022
Christmas Day
(Observed)

Monday
January 2, 2023
New Year's Day
(Observed)

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300



Federally
Insured by
NCUA