

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 2ND QUARTER 2024

STRAPPED FOR CASH?

—
Refinance and Save



Rates as low as
5.60% APR¹



**90 days
no payments²**

**Apply
Today!**



¹APR = Annual Percentage Rate. The final rate is based on credit history and score. Certain terms and conditions to qualify for this rate. The as low as rate includes discounts for a down payment and having an MCU checking account with direct deposit. A \$25,000 loan at 5.60% APR would have 60 monthly payments of \$478.68. Refinance offer applies to new and used vehicles. Not valid on loans currently financed with Memorial CU. ²You must be a member in good standing and refinance an auto from another lender to be eligible for 90 days of no payments. Offer valid through April 30, 2024.

Because He Needs

Room to Roam

PURCHASE | REFINANCE



Competitive Rates



Easy Online Applications



Quick Pre-Approvals

Our Free Gift To You

Get a **FREE** gift basket valued at **\$200** when you close your loan before **April 30, 2024!***

Apply Today



*To receive a home gift basket valued at \$200, mortgage applications must be received on or before April 30, 2024 and close before May 31, 2024. Gift basket recipients must come to the main office to pick up the gift basket and pose for a photo opportunity.



It Literally Pays to Be Protected

Protect your vehicle and your financial future with affordable programs that give you added peace of mind.

Get Coverage that Fits You



2023 MCU Member Payouts

GAP (Guaranteed Auto Protection)

Largest Claim Paid \$7,547 plus member received \$1,000 toward their new auto

MAJOR MECHANICAL PROTECTION

Largest Claim Paid \$13,288 on a Chevy Truck warranty costing \$2,643

Total Claims Paid 147 for over \$273,389

DEBT PROTECTION

NEW Debt Protection Disability Average Payment Amount - \$367
Total Payment Amount - \$18,456

NEW Debt Protection Life Plus Average Payment Amount - \$390
Total Payment Amount - \$4,676

GRANDFATHERED Debt Protection Disability Average Payment Amount - \$374
Total Payment Amount - \$54,750

GRANDFATHERED Debt Protection Credit Life Total Payment Amount - \$4,459

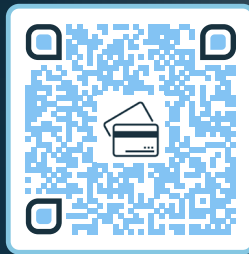


You Have THE POWER


Turn Your Cards On & Off

Get top-notch security and fraud protection with Debit Card Controls through our free Mobile App. Lost or misplaced your card? Don't panic – you can lock and unlock your card with a few quick taps.

Find Out
More



NURSES WEEK

—  —
May 6 – 9, 2024

Visit our branches during Nurses Week for food, giveaways, and drawings. Watch our website and social media to see how you can join in on the fun!

Dream Big

MCU can help get you there

Spending, saving and budgeting are the foundation for a solid financial future. Set yourself up for success with a youth savings and checking account from Memorial CU.

- ✿ Earn quarterly dividends on your accounts to help your money grow faster.
- ✿ Get prizes for good grades and perfect attendance.

Enter for a
chance to win

AirPods Pro
2nd Gen



*You must be a youth member 17 and under, in good standing, and open a new youth savings or checking account or make a deposit in April 2024, to be automatically entered into the drawing for AirPods Pro 2nd Generation valued at \$190. No purchase is necessary to enter and win. Youth members 17 and under 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 April 30, 2024. The winner will be selected in a random drawing in May 2024. Officials and employees of the credit union and their family members are not eligible to participate in the drawing. Offer can change at any time and expires on April 30, 2024. The winner agrees to pick up the prize in the MCU lobby and pose for a photo to be used in MCU marketing.



Scholarship Deadline April 29, 2024

Don't miss your chance
to apply to receive
money for college.



Exciting Times Ahead

We are working hard
to make **BIG** things
happen in 2025. You
won't want to miss out
so make sure we have
your current email and
contact information.



Scan to Stay in Touch ↗

MCU Happenings

Happy Anniversary!



WIN YOUR Car Payment Winner



HOLIDAY CLOSINGS

Monday
May 27, 2024
Memorial Day

Wednesday
June 19, 2024
Juneteenth

Thursday
July 4, 2024
Independence Day

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300

