

WHAT'S YOUR GAME PLAN?

**MCU has the winning
playbook for your
financial goals!**

**Auto | Personal | RV | Boat
Mortgage | Credit Card**

**WIN 2 tickets to the
Texans vs. Dolphins game
Sunday, December 15th
at 12 p.m.¹**

Enter Today



¹Must close on a new/used auto, personal, RV, boat, mortgage or credit card with a minimum balance of \$2,500 before October 31, 2024 to be automatically entered into the drawing for two tickets to the December 15, 2024 Texans vs. Dolphins game at NRG. Tickets are valued at \$552 and have no cash value. You must be a member in good standing. No purchase is necessary to win. Members 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 October 31, 2024. The winner will be selected in a random drawing in November 2024. Officials and employees of the credit union and their family members are not eligible to participate in the drawing. Winner must agree to come to the lobby for a photo for marketing purposes. Offer valid through October 31, 2024.

BUYER BEWARE



Don't Pay for Extras

Did you know that you **DO NOT** have to pay for dealership add-ons that you don't want?



Dealerships often try to sell extras like extended warranties, paint protection, wheel locks, or fabric protection at inflated prices. All of these products are optional, so you **DO** have a choice, but you need to be prepared.

Tips to Avoid Extra Costs:

- **Do Your Research**

Know what add-ons the dealership might try to push and what their true value is. Use Member Auto Center, our free online shopping tool, to research vehicle pricing before you visit the dealership.

- **Say No to Unnecessary Add-ons**

Things like nitrogen-filled tires, VIN etching, window tint, and fabric protection can often be done aftermarket at a much lower cost.

- **Don't Feel Pressured**

You're not obligated to buy any extras, and many of them don't affect the overall performance or longevity of the car.

- **Negotiate**

If there's an add-on you really want (or don't want), try to negotiate the price or get it thrown in for free. If the dealership isn't willing to negotiate, that's a red flag and you need to be willing to walk away.

- **Shop Around**

You can often find better deals on extended warranties or add-on packages outside of the dealership. Let MCU provide you with a quote for warranty and GAP, so you are armed with comparison pricing before you visit the dealership.



←
**LEARN
MORE**

NEW NAME



Same Great Service



Our mortgage partner, **Member Home Loan**, has rebranded to **FocusOne™ Mortgage Solutions**. If your loan is serviced through Member Home Loan, they will be transitioning to the new name and updating their monthly statements, website, and any notices.

This change does not affect your mortgage or payments, as the address will stay the same.

INTERNATIONAL CREDIT UNION DAY

OCTOBER 17, 2024

International Credit Union Day (ICU Day) is an annual event celebrated on the third Thursday of October to recognize the contributions and achievements of credit unions worldwide. It highlights the cooperative spirit of credit unions and their role in providing financial services that benefit their members and communities.

Key aspects of International Credit Union Day



History - The celebration dates back to 1948 and is organized by the World Council of Credit Unions (WOCCU).



Purpose - The day aims to promote awareness of the credit union movement, which emphasizes member ownership, financial education, and community development. Credit unions differ from traditional banks by being member-owned and not-for-profit.



Global Reach - There are almost 83,000 credit unions in 98 countries, with over 400 million members worldwide! On this day, we celebrate the values of mutual assistance, trust, and cooperation.



Theme - Each year, ICU Day adopts a specific theme to guide celebrations. The 2024 theme is "One World Through Cooperative Finance".

GET THE
HISTORY



HELP US
CELEBRATE!

Stop by a branch
and grab a sweet
treat to help us
honor ICU Day®.



55+ Members

GET YOUR *Free*
**NUTCRACKER
TICKETS**

While supplies last, we're giving away 60 tickets (20 tickets per branch), to the Houston Nutcracker Market.* Starting Tuesday, **October 15th**, stop by a branch near you to pick up your tickets.

NUTCRACKER MARKET

November 14 – 17, 2024

NRG Center

*One ticket per 55+ members in good standing. Tickets cannot be held via phone and are available on a first-come, first-serve basis. Transportation and parking are not provided. Visit houstonballet.org/about/nutcrackermarket to learn more about this event.

Aloha

COMING MARCH 2025

Our new mobile app and online
banking platforms will make your
life even easier!



MCU Happenings

Aloha From Your Friends at MCU!



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 14, 2024
Columbus Day

Monday, November 11, 2024
Veterans Day

Thursday, November 28, 2024
Thanksgiving Day

Tuesday, December 24, 2024
Christmas Eve
Branch and Drive Thru
closing @ 12 pm

Wednesday, December 25, 2024
Christmas Day

Tuesday, December 31, 2024
New Years Eve
Branch and Drive Thru
closing @ 4 pm

Wednesday, January 1, 2025
New Years Day

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300



Federally
Insured by
NCUA