

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 3RD QUARTER 2025

YOU HANDLE THE HOMEWORK

We'll Handle the Rest



RATES
AS LOW AS
7.99% APR¹



BORROW
UP TO
\$1,500



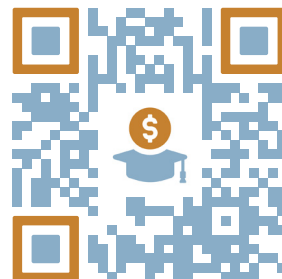
TERMS
UP TO
24 MONTHS



**WIN FOR YOU
AND REWARD A
TEACHER TOO²**

Students could win a backpack
packed with awesome swag
valued at \$300!

A teacher will receive a tote
bag filled with classroom
supplies valued at \$300!



¹APR = Annual Percentage Rate. The final rate is based on credit history and score. Additional rate discounts are available. Certain credit criteria, terms, and conditions are required to qualify for this rate. A \$1,500 loan at 7.99% APR would have 24 monthly payments of \$67.83. Offer good through August 31, 2025, and subject to change at any time. ²The loan must be closed by August 31, 2025, to be automatically entered to win the student backpack valued at \$300. The winner of the student backpack will nominate a deserving teacher to receive the teacher tote bag valued at \$300. No cash value will be issued. 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 by 5 p.m. on August 31, 2023. The winner will be selected in a random drawing in September 2025. Officials and employees of the credit union and their family members are not eligible to participate. Recipients must agree to come to the lobby for a photo for marketing purposes.

SUN'S OUT

Scams Out

Summer is a prime time for travel, online shopping, and unfortunately—fraud. As you enjoy the season, keep these tips in mind to help safeguard your personal and financial information:

- **Never click links or open attachments** in unexpected emails or texts, even if they look official.
- **Watch for skimmers** at ATMs and gas pumps—look for loose parts or anything unusual before inserting your card.
- **Avoid public Wi-Fi** when accessing banking apps or making purchases.
- **Monitor your accounts** using online banking or our mobile app to spot unauthorized transactions fast.
- **Don't share travel plans publicly** on social media.

Have fun this summer and **contact us immediately at 713-778-6300** if you suspect you've been scammed.

Scan for More Tips



SEARCH. COMPARE. DRIVE. ALL IN ONE PLACE.

Ready for a new ride? Make your car-buying experience smoother, faster, and more affordable with **Memorial Credit Union** and **Member Auto Center**—your one-stop shop for finding and financing your next vehicle.

We'll help you drive away with confidence!

Start Your Search



NEW VISA® DEBIT CARDS COMING THIS FALL!

We're upgrading your debit card experience by transitioning from MasterCard® to Visa®. Your new Visa® Debit Card will be mailed in September 2025, and packed with enhanced features including, Tap to Pay technology and compatibility with Apple Pay®, Google Wallet™, and Amazon Pay®.

Here's what you need to know:

- Keep using your current MasterCard® debit card until the conversion date.
- **On October 6, 2025**, your new Visa® Debit Card can be **activated and used**.
- After activation, safely discard your old MasterCard® debit card—it will no longer work.

We're committed to making this transition seamless so watch our website and your email for more information.

SPARE CHANGE ADDS UP

Debit Card Round Up

+**\$0.80**
deposit to savings



Coffee
6/5/25

\$5.20

Round-Up

\$0.80

We're excited to introduce Debit Card Round Up - a new savings program available on all MCU checking accounts! With MCU's Debit Card Round-Up, every debit card purchase you make is automatically rounded up to the nearest dollar. The "spare change" is then automatically transferred from your checking account straight into your MCU savings account.

Build savings effortlessly, one swipe at a time.

Call us or send us an email to turn this new feature on!



Contact Us

ONE LESS BILL

One More Chill

Take a break this summer—
skip your eligible loan payments
and free up extra cash for travel, projects, or simply to relax. It's quick, easy, and available now!



Submit
Your Skip



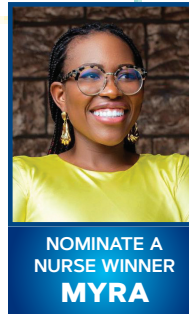
ACCESS TO CREDIT UNION DOCUMENTS

Upon request, the following documents are available for review and copy: 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.

MCU Happenings

Nurses Week Recap



NOMINATE A
NURSE WINNER
MYRA



Scholarship Winners



Christina
UNIVERSITY OF
HOUSTON
Communication
Sciences and Disorders



Dena
UNIVERSITY OF
OKLAHOMA
Finance



Jaden
SOUTHWEST BAPTIST
UNIVERSITY
Business Management



Valdemar
UNIVERSITY OF
HOUSTON
Computer Science

Annual Meeting Winners



Happy Anniversary!



30th
ANNIVERSARY
ROBYN

HOLIDAY CLOSINGS

Friday
July 4, 2025
Independence Day

Monday
September 1, 2025
Labor Day

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300



Federally
Insured by
NCUA