

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 4TH QUARTER 2025

TURN THE KEY

Take \$100

NEW | USED REFINANCE



**AFFORDABLE
RATES**



**FLEXIBLE
TERMS**

**GET \$100
CASH BACK***

Apply Today!



*Current MCU auto loans are NOT eligible for this refinance offer. To qualify for the \$100 cash back incentive, member must finance a new, used or refinance a vehicle from another lender with a minimum loan balance of \$20,000. Loan must be closed on or before October 31, 2025. 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. Offer subject to change at any time and ends October 31, 2025.

PROTECT YOUR ACCOUNT

STOP

THINK

VERIFY

Have you received a call from someone claiming to be from Memorial Credit Union asking to verify personal account information? If so, remember to **Stop** → **Think** → **Verify** before responding.

STOP

MCU will NEVER call or text and ask for this information:

- Debit card Personal Identification Numbers (PIN)
- The CVV 3-digit security number on the back of your cards
- Online and Mobile Banking login information (passwords)
- One-time passcodes sent to you via text or phone
- Full account numbers
- Your online security question answers.

THINK

Because of the increase in spoofed caller ID, it's possible that fraudsters may appear to be calling you from MCU's phone number. But if they call you and ask for any of the information above, DO NOT provide the answers. Hang up and call us at 713.778.6300.

VERIFY

When you call us directly (or we call you about an account issue or transaction), we WILL ask you some verification questions to ensure that we are speaking to the account owner, but we will NOT ask the questions above.

For added protection, use these services:

- Mobile & Online Access – so you can monitor your accounts 24/7.
- Account Alerts - Set up text or email alerts for checks clearing, balance thresholds, and more.
- eStatements - A more secure way to receive your account statements delivered through mobile and online banking.



MAKE THE HOLIDAY MAGIC HAPPEN

The holidays should be about joy and cheer, not financial stress. With a personal loan from Memorial CU, you can cover all your extra seasonal expenses, including gifts, travel, entertaining, and more, all at an affordable rate.

**Borrow smarter this season
and make your holiday
magic happen.**

Apply Today



SWIPE SMARTER THIS FALL

Discover Great Features of Your New Visa® Debit Card

- ✓ Tap to Pay – faster, easier, and contactless.
- ✓ Card Controls – set spending limits and transaction alerts.
- ✓ Improved Security – including 24/7 fraud monitoring, EMV chip, and Verified by Visa® 3-D Secure.
- ✓ Digital Wallet coming in November.

REMEMBER – Your new debit card has a new number, so update any automatic payments you have tied to your debit card.

SAVVYMONEY

Credit Score Action Plan

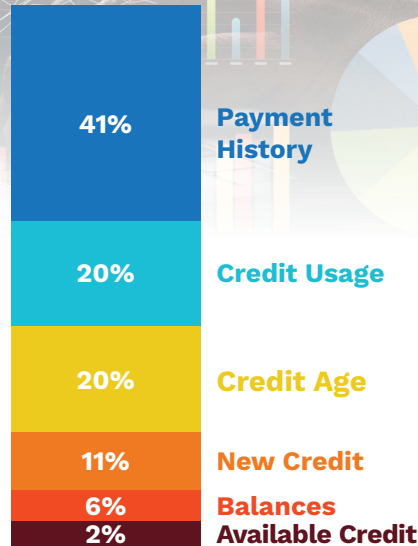
Get personalized action steps to improve your credit score with SavvyMoney so you can achieve your financial goals. The plan is based on six key factors of your credit score.

Credit Score Action Plan gives you a customized, actionable plan tailored to help you address key factors and improve your credit score.

Access Your Action Plan

1. Log in to online/mobile banking and navigate to the SavvyMoney credit score tool.
2. Locate your "Score Analysis Cards" on your dashboard to see your credit grade.
3. Look for the "Credit Score Action Plan" tab to see a list of recommendations for improvement.
4. Set your credit score goal and timeframe for achieving it.
5. Follow the personalized suggestions to address areas that need improvement, such as paying down credit card balances or improving payment history.
6. Check your dashboard regularly to monitor your progress.

Remember, improving your credit score is a gradual process, but each step brings you closer to your financial goals.



Get More Info



55+ NUTCRACKER MARKET TICKET GIVEAWAY!

Share Your Story & Enjoy the Nutcracker Market

This holiday season, we'd love to hear from our 55+ members. Tell us in a few words what you enjoy most about being part of Memorial Credit Union. As our thank-you, you'll receive one ticket to the Houston Nutcracker Market*—while supplies last. Share your story, spread the joy, and celebrate the season with us!

NUTCRACKER MARKET

November 13 – 16, 2025
NRG Center

Stop by a branch near you to submit your review and pick up your Nutcracker Market ticket.*

*One ticket per 55+ member in good standing for an online Google Review submitted before November 7, 2025. Members can visit a branch and scan a QR code in the branch to leave a Google review. Once the review is submitted, the member will receive one Nutcracker Market ticket, while supplies last. Tickets are issued on a first-come, first-serve basis. By providing the review, you authorize MCU to use your testimonial for marketing purposes. Transportation and parking are not provided. Visit <https://www.houstonballet.org/support-us/special-events/nutcracker-market/> to learn more about this event.



International Credit Union Day

COOPERATION FOR A PROSPEROUS WORLD

On Thursday, October 16th, credit unions around the world will celebrate International Credit Union Day. This year's theme, "Cooperation for a Prosperous World," highlights the power of people working together to build stronger financial futures.

As a Memorial CU member, you're more than just a customer—you're a member-owner. That means you get better loan rates, lower fees, and service designed with your needs in mind. Whether you've been with us for years or are just getting started, your membership is more than just an account—it's a partnership that builds a more prosperous future for all.

Join us in celebrating the value of credit union membership—where people come first, and prosperity is shared.

Stop by a branch to enjoy light refreshments!

MCU Happenings



\$500 Mortgage Bonus Winner

Chris and Laurie



Mary's Retirement

Mary is a dedicated Board Member at MCU but she recently retired from MHHSW after 43 years of service. Sincere congratulations and best wishes for a happy and fulfilling future.



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 | Facsimile Number: 512.832.0278
Email: complaints@cup.texas.gov | Website: www.cud.texas.gov

HOLIDAY CLOSINGS

Monday, October 13, 2025
Columbus Day

Tuesday, November 11, 2025
Veterans Day

Thursday, November 27, 2025
Thanksgiving Day

Wednesday, December 24, 2025
Christmas Eve
Closing @ 12pm

Thursday, December 25, 2025
Christmas Day

Wednesday, December 31, 2025
New Years Eve
Branch & Drive-Thru closing @ 4pm

Thursday, January 1, 2026
New Years Day

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300



Federally
Insured by
NCUA