

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 2ND QUARTER 2026

YOUR NEW HOME

Backed
by Extra
Protection

**Competitive
Mortgage Rates**

QUICK APPROVALS

**FHA & VA Loan
Options**

**EASY Online
Application**

SAVE MONEY

Don't break your budget
on unexpected &
expensive repairs.



Apply Today

FREE
Essential
Level Vision
Home
Protection Plan

with every
closed loan.*

*MCU will purchase a 12-Month Essential Level Vision Home Protection Plan valued at \$468 when you apply for a mortgage or refinance between 3/1/2026 and 4/30/2026 and close by 07/31/2026. The Protection Plan will be purchased within 30 days of the mortgage loan closing date. Minimum mortgage purchase loan is \$225,000 and minimum mortgage refinance loan is \$100,000. Underwriting guidelines apply. This special offer cannot be combined with other offers. Rates and terms subject to change without notice. Must have a Credit Union membership established and be in good standing. FocusOne Mortgage Solutions (NMLS#105693) serves as our dedicated mortgage partner, working alongside our team to deliver comprehensive home financing solutions to our members.

LOANS THAT FIT YOUR PAYMENT



Not Just Your Credit Score

Lower your car payment
and we'll give you

\$50 TO CELEBRATE!*



*See if We Can
Lower your Payment*

*Current MCU auto loans are NOT eligible for this offer. To qualify for the \$50 gift card, members must refinance an auto from another lender with a minimum balance of \$20,000. The loan must be closed on or before April 30, 2026. You must be a member in good standing to qualify. Offer good through April 30, 2026, and subject to change at any time.

YOUR CREDIT CARD IS CONVERTING TO VISA® ON JUNE 15TH



Attention MCU Credit Cardholders:

A better credit card experience is coming this June, and here's what you need to know.

You will receive your new card before June 15.

1

Your current card will stop working after June 14.

2

Activate and use your new Visa® card starting June 15.

3



4

You will need to update any automatic payments linked to your current card.

5

Your rate and limit are staying the same.

6

Your reward points will transfer automatically.



Get All the Details



Raise a Future Millionaire

What if the small habit of saving today could turn into something big tomorrow?

April is Youth Month, and it's the perfect time to help the young savers in your life take their first step toward a strong financial future.

Opening a savings account for your child or grandchild is more than just a place to store money — it's a powerful way to teach lifelong financial habits.

Open a new Youth Account in April, & your young saver will be automatically



ENTERED TO WIN A \$250 SAVINGS BOOST.*

More Deposits | More Entries to Win

Starting early helps kids learn valuable lessons about:



Setting goals



Saving for things they want



Watching their money grow over time.

Whether they're saving for their first bike, a new game, or something even bigger, every great financial journey begins with that first deposit.



Open a Youth Account

*Current MCU youth accounts are NOT eligible for this offer. To qualify for the \$250 savings boost, you must open a NEW youth account before April 30, 2026, with a minimum opening deposit of \$5. One entry for initial \$5 opening deposit. Two additional entries for a \$50 deposit and three additional entries for a \$100 deposit. Member and associated accounts must be in good standing to win. The drawing will be held in May 2026, and the winner will be notified individually. Bonus is considered interest and may be reported to the 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 April 30, 2026.



MCU Happenings

Happy Anniversary!

Scholarship Deadline Approaching

The deadline to apply for our **MCU Scholarship is Thursday, April 30, 2026!**

Don't miss out on your chance to receive **\$1,000 toward your educational expenses.**

Learn more about eligibility and **access the application on our website.**



Learn More



25th
ANNIVERSARY
ANTHONY



15th
ANNIVERSARY
JAMES

HOLIDAY CLOSINGS

Memorial Day
Monday, May 25, 2026

Juneteenth
Friday, June 19, 2026

Independence Day
Friday, July 3, 2026

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300



Federally Insured by NCUA