

Memorial

CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 4TH QUARTER 2026

UNLOCK \$250

With the Keys to
Your Next Ride



APPLY TODAY



**Competitive
Rates**



**Flexible
Terms**



**Local
Service**

**GET BEHIND THE WHEEL AND GET UP TO \$250 WHEN
YOU FINANCE WITH MEMORIAL CREDIT UNION!***

*Loans subject to credit qualifications. Cash back amount depends on the total loan amount. To qualify for \$250 Cash Back, member must finance a new or used vehicle with a minimum loan balance of \$30,000. Finance a new or used auto for \$29,999 or less and receive \$150 cash back. Loan must be closed on or before October 30, 2026. 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 on 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 30, 2026.

YOUR WALLET JUST GOT SMARTER



Apple Pay® is now available with your Memorial Credit Union debit card.

Your MCU debit card just got even more convenient. Apple Pay is now available, giving you another fast, easy, and secure way to pay using your compatible Apple device.

Whether you're checking items off your holiday shopping list, grabbing coffee on the go, or making an everyday purchase, add your MCU debit card to Apple Wallet and leave your physical card at home.



Why use a digital wallet?



Convenience - Your card is right on your compatible device, so you can pay without digging through your wallet.



Quick & Easy Checkout - Use your device to make contactless payments at participating retailers and enjoy a fast checkout experience.



Added Security - Digital wallets are designed with security in mind. Your card number isn't stored on your device or shared with the merchant when you make a purchase.



Ready to
give it a
try?

Add your MCU debit card to your Digital Wallet and start enjoying a smarter way to pay.



CELEBRATING

the Credit Union Difference

Happy International Credit Union Day | Thursday, October 15, 2026

Why Credit Unions Matter Today

Every October, credit unions around the world celebrate International Credit Union Day, recognizing the history, achievements, and cooperative spirit of the credit union movement.

The credit union movement began in 19th-century Europe, when communities came together to create cooperative financial organizations that helped people save money and access affordable credit. Instead of being owned by outside investors, credit unions were built around the people they served, which is a philosophy that remains at the heart of what we do today.

What Makes a Credit Union Different?

A credit union is a member-owned, not-for-profit financial cooperative. When you join a credit union, you're more than a customer; you're a member and part of the organization. Credit unions are focused on providing value to members through competitive rates, personalized service, financial education, and products designed to help members reach their goals.

From helping someone purchase their first car or home to building savings for the future, Memorial Credit Union strives to grow the financial health of our members and their families for years to come. International Credit Union Day celebrates people helping people and the idea that when we work together, everyone can benefit. At Memorial Credit Union, we're proud to be part of that tradition and grateful to our members for being part of ours.

PROTECT YOUR MONEY

in 5 Steps

A few simple security habits can go a long way toward protecting your accounts from fraud.

Take five minutes today to strengthen your defenses:

- 1 Turn on alerts to monitor activity in real time.
- 2 Use card controls to lock or unlock your card.
- 3 Keep your contact information up to date to receive important notifications.
- 4 Enable multifactor authentication for an extra layer of security.
- 5 Review your credit report regularly for unfamiliar activity.

Small steps today can help prevent big headaches tomorrow.

Need a New Account or Loan?

Apply in Minutes

Banking with MCU just got easier. Our new account and loan application platform makes it fast and easy for current members to apply for new services, all with a short, streamlined application.

Get started in your mobile app or online banking with just a few easy steps.

MCU Happenings

Happy Anniversary!



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.cup.texas.gov

HOLIDAY CLOSINGS

Columbus Day
Monday, October 12, 2026

Veterans Day
Wednesday, November 11, 2026

Thanksgiving Day
Thursday, November 26, 2026

Christmas Day
Friday, December 25, 2026

New Year's Day
Friday, January 1, 2027

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300



Federally
Insured by
NCUA