

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 3RD QUARTER 2019

REFER YOUR FRIENDS AND FAMILY

who will you share \$150 with?

A LOAN REFERRAL COULD SCORE YOU BOTH \$75!*

as a member, your family, friends & coworkers
are likely eligible to join!

*To qualify for the referral/referee incentive, a new savings AND a new loan must be opened by the referred person and the referring member must be in good standing. Must be 18 years or older to qualify. Referred member must not currently be a member of Memorial Credit Union, and must open a savings account and a loan of \$10,000 or greater for either person to receive this bonus offer. Regular membership requirements apply for all new members, including establishing membership by opening a savings account with \$50. \$75 will be deposited into the current member and the new member's savings accounts within a month following the month the loan was closed. Applicable tax forms will be provided if necessary. All accounts must be opened July 1, 2019 - August 30, 2019 to receive the incentive. There is no limit to the number of new members any current member can refer. For full account opening details and disclosures, visit www.MEMORIALCU.org. See promo disclosure for further promotion details.

car buying, made easy

RELAX while searching for your next new or used car - anywhere, anytime

APPLY for financing before you visit the dealership

SAVE with dealer coupons and incentives

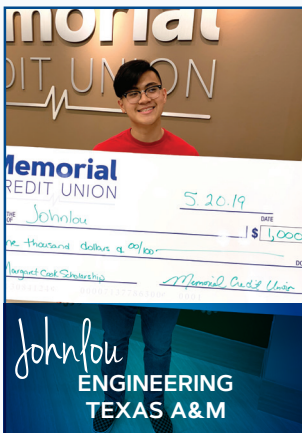
PRICE the trade-in value on your current vehicle

FIND a local dealer

Get Started Today | www.MEMORIALCU.org

CONGRATULATIONS

2019 Scholarship Winners!



Mortgage Questions? We Have Answers!

COME MEET OUR MORTGAGE REP

FRIDAY, JULY 12TH
SOUTHWEST BRANCH

THURSDAY, JULY 18TH
MEMORIAL CITY BRANCH

People Helping People

NEW PURCHASES AND REFINANCES

NO APPLICATION FEE

GET PRE-APPROVED WITHIN 72 HOURS

RECEIVE HELP SELECTING THE BEST LOAN TYPE FOR YOU



VIEW TODAY'S BEST RATES
www.MEMORIALCU.org

Road Tripping?



While the school year is just around the corner, there is still a lot of summer left. Have a road trip coming up? Help the miles pass quicker with these fun games and get the whole family engaged!



Categories. One person picks a category (such as Major League Baseball teams) and everyone takes a turn naming something in that category until someone (the loser) is stumped. Then, pick a new category and keep playing.



I Spy. One person says, "I spy with my little eye..." and then vaguely describes something they see, like "I spy with my little eye something red." The other players take turn asking yes or no questions until someone can guess what the item is.



The Movie Game. One person says the name of an actor and the next person must name a movie that actor has been in. The next player must name another actor who was in that same movie. The following player then must guess another movie that actor was in, and so on.



Going on a Picnic. This is a story memory game where someone says "I'm going on a picnic and I'm going to bring..." and then lists an item. The next person says "I'm going on a picnic and I'm going to bring..." and must list the first person's item before adding their own item. The list grows and grows and the first person to not be able to correctly list all the items is the loser (or out, if you have enough people to play in elimination rounds).



License Plate Game. Interpret the letters in each license plate you pass. Such as MCU could stand for Memorial Credit Union.



Alphabet. Taking turns going through the alphabet, each player must find the next letter either on something in the car (i.e. seatbelt), on license plates you pass, or road signs.



Deep Questions. Find a long list of good questions to get to know someone and work your way through them. You'll learn a lot about everyone in the car.



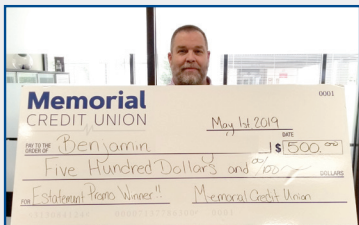
Guess the Artist. Turn on the tunes and whoever can shout out the name of the artist first, wins.



MCU Happenings



Thank you for a wonderful 13 years, Cindy! We hope you enjoy your retirement and the additional time you'll get to spend with your grandchildren!



Congratulations to our eStatement Promo Winner, Benjamin!



This group had a blast at the inaugural Spring Spectacular!

Congratulations Employee Anniversaries



Jackie



Rinil



Cristina



Gabriela



Sonia



Financial Reporting

Memorial Credit Union engaged the services of AJ Weaver & Associates to review all credit union records, internal controls and accounting procedures. This annual audit is performed in accordance with national credit union standards and general accounting practices.

Upon request, copies of the documents listed below are available for review.

- Articles of Incorporation
- Rules
- Annual Report
- 990 Report
- Bylaws
- Guidelines
- Income and Expense Report
- Statement of Condition Report
- Board Policies

HOLIDAY CLOSINGS

Thursday, July 4th
Independence Day

Monday, September 2nd
Labor Day

MAIN NUMBER 713.778.6300 | ACCESS 24 713.778.6350

www.MEMORIALCU.org



Federally Insured by NCUA