

IN THIS ISSUE

Protect Your Future With
MEFCU IRAs 2

Now Is A Great Time To
Buy A Car! 3

Take Advantage of All
The Benefits Of A MEFCU
VISA Credit Card! 4



MEFCU Answers Member Comments

We receive quite a few comments from our members. Many come from surveys, comments left on our website and calls to our contact center. Can you tell which of the following are true and which are false?

- **I get charged between \$2.00 and \$3.00 for every time I decide to take money from my account.**

False—By using an ATM branded CO-OP Network® or Allpoint®, you pay nothing to get your money. Allpoint ATMs will display a message that a fee is being charged, but don't worry, no fee really will be charged. If, for some reason, a fee is mistakenly charged, send us your receipt and the location of the machine, and you will be reimbursed for any surcharge.

- **When I transfer money online, I'm charged a fee.**

Sometimes True—There are no fees for using home banking. However, some MEFCU accounts may be subject to other fees; for example, exceeding maximum allowed transfers or falling below the minimum balance. Please see the Schedule of Account Fees on MEFCUDirect.com under the Forms page for more information.

- **There are no banking locations that take deposits. I have to send checks in the mail.**

False—You can make a deposit at any shared branch or at many CO-OP deposit-enabled ATMs. Visit www.mefcudirect.com and click on the "Locations" tab to find the nearest shared branch or click on the "Find an ATM" tab, and then click on "Find a CO-OP ATM" in the pop-up window. Once you are on CO-OP's ATM finder, check the "Deposit Taking Only" box and fill in the address. A list of deposit-taking ATMs will be displayed. Of course, if you prefer, you can always mail us your deposits.

- **I use Quicken® and MEFCU Direct, but Quicken doesn't seem to work with home banking.**

Unfortunately, True—MEFCU Direct home banking does not support Quicken transfers.

- **Internet banking passwords cannot be changed online.**

False—When you log on to MEFCU Direct home banking, select "more options." You will be able to change your password and other security settings. If you forget your password, you will still need to contact the Credit Union for a new one as this service is unavailable online at this time.

2011 Annual Meeting

Wednesday, March 30 at
4:30 p.m.

Marriott International
Headquarters
Lower Level Auditorium
10400 Fernwood Road
Bethesda, MD 20817



Thank You!

MEFCU wants to thank all our members for their loyalty and support, especially during the past year. We know that with the current economy, times have been difficult. MEFCU wants our members to know that we are here to help, and we will continue to strive in helping our members reach their financial goals.

To provide greater convenience and better service, MEFCU implemented some new services last year, including:

- Mobile Banking
- Online Account Opening
- Easier Navigation and Greater Functionality of MEFCUDirect.com
- MeFCU—A Financial Resource Center on our website

In the upcoming year, look for more service enhancements to make transactions with MEFCU easier and more convenient.

Again, thank you for allowing us to serve you. And we are excited about serving you in the years to come.

Your Family Can Join Online!

Joining MEFCU has become even easier with our online account opening. Just visit www.mefcudirect.com, click on the "Join MEFCU" tab and then on to "How to Join," and go to the secure online membership application and follow the instructions. It's that simple.

It's convenient and there's no paperwork to mail in! Help us spread the word about the new, easy and convenient way to join MEFCU!



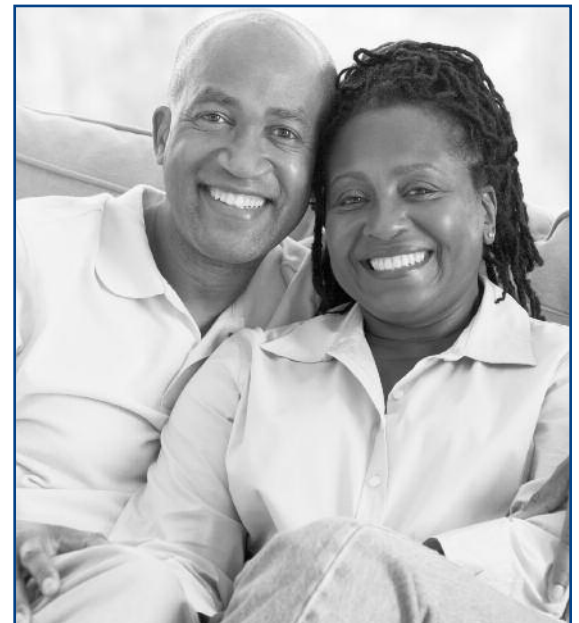
Protect Your Future With MEFCU IRAs

Smart retirement planning begins with an Individual Retirement Account (IRA). And MEFCU stands ready to help you get started! We offer both IRAs and IRA Certificates at competitive rates.

- Choice of Roth or Traditional IRAs/IRA Certificates—we'll help you determine which product suits your needs
- Easy to set up
- Tax advantages available*
- Payments can be easily made through MEFCU's Direct Deposit or Payroll Deduction
- "Catch-up" contributions permitted for members age 50 or older
- Federally insured up to \$250,000**

Going to college? Ask about our federally insured** Coverdell Education Savings Accounts!

You can open and contribute to a 2010 IRA until April 15, 2011! Contact us to learn more.



*Consult your tax adviser for more information. **By the National Credit Union Administration. Coverdell Education Savings Accounts are insured up to at least \$250,000. Traditional and Roth IRA products are insured separately, up to a combined total of \$250,000.

MEMBER SERVICES/INFORMATION
1-800-821-7280
Fax 301-634-5275

INTERNET ACCESS
Website: www.mefcudirect.com



MEFCU
is an Equal
Opportunity
Lender



Have You Seen What's New On Our Website?

In response to members' comments and suggestions, MEFCU's website now has a new look, a new feel and lots of convenient new features! Check us out on www.mefcudirect.com to see these new features:

- **Easier navigation**—Use quick links and tabs to get what you need, fast.
- **Online account opening**—Use MEFCU Direct Home Banking to open new savings accounts, club account and certificates, without paperwork or hassles.
- **MeFCU**—Our online financial center features *Home & Family Finance* and *Anytime Adviser*. MeFCU opens the door to great resources, from financial calculators and webinars, to current and interesting articles that help you plan and meet your goals. We encourage you to periodically check MeFCU for updated and newly added features.



Now Is A Great Time To Buy A Car!

And A MEFCU Auto Loan Is Easy On Your Budget!

Now is the best time to purchase or refinance with our low rates and low monthly payments. We even provide up to 100% financing for new vehicles or up to the NADA* retail value for used vehicles.

**Apply now!
These low rates
won't be around
forever!**

- New and used auto rates as low as **2.99% APR****
- Refinancing offered at same low rate⁺
- Extra financial protection available through Life & Disability Insurance, GAP Insurance⁺⁺ and an extended warranty—ask for details



*National Automobile Dealers Association.

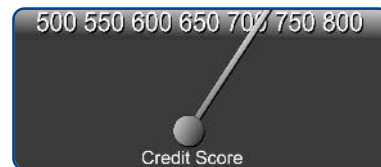
**Annual Percentage Rate. Rates can vary and are based upon applicant's creditworthiness. Rates subject to change without notice. Rate quoted is with a loan term of up to 36 months.

⁺Existing MEFCU auto loans cannot be refinanced. Must be a MEFCU member to apply.

⁺⁺Guaranteed Asset Protection.

What Your Credit Score Says About You

The credit industry is keeping score. Every time you apply for a credit card, a mortgage, insurance or perhaps even a job, your application is judged in part by your credit score. Ranging from 300 to around 900, the number is used by lenders to objectively measure your creditworthiness. The higher the score, the more you are judged to be likely to repay credit.



There are two commonly used scores: FICO and VantageScore. FICO scores range from 300 to 850, while Vantage scores range from 501 to 990.

Factors that affect your credit score include payment history, amount of debt you carry, length of credit history, whether you frequently apply for new credit, and your credit mix (credit cards, retail cards, mortgage, and personal loans).

The best advice is to pay bills on time and only charge as much as you can afford to pay in full when the bill is due on credit cards and other revolving accounts.

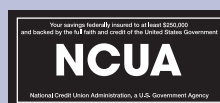
You can order one free credit report a year from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com. Other look-alike sites may charge a fee.

MEMBER SERVICES/INFORMATION

1-800-821-7280
Fax 301-634-5275

INTERNET ACCESS

Website: www.mefcudirect.com



MEFCU
is an Equal
Opportunity
Lender



Take Advantage Of All The Benefits Of A MEFCU VISA Credit Card!

Have you considered applying for a MEFCU Credit Card? If you haven't already, you should. We offer four very distinct VISA® cards that are designed to fit almost any budget. Our cards offer competitive rates and low fees, and you enjoy the same rate for cash advances as you do for purchases and balance transfers.

- **VISA Platinum**—our premium, yet lowest-rate card, with no annual fee
- **VISA Gold with ScoreCard® Rewards**—earn points for gifts and travel; no annual fee
- **VISA Classic**—competitive rates with lines starting as low as \$500
- **VISA Classic Secured**—credit line secured by compensating balance for establishing or rebuilding your credit

A MEFCU VISA also offers you security when using your card online to make purchases and you can also monitor your account for transaction history and fraud.

To learn more about a MEFCU VISA Card or to apply, visit www.mefcudirect.com or call our Member Services Department at 1-800-821-7280.



TOLL-FREE NUMBERS

MET - Telephone Banking
1-800-788-8585

VISA - Account Questions
(24 hours a day, Mon. through Fri.)
1-800-237-6211

VISA - Lost or Stolen Cards
(24 hours a day, 7 days a week)
1-800-325-3678

ALLPOINT NETWORK
(ATM Locations)
www.allpointnetwork.com
1-800-809-0308

CIRRUS NETWORK
(ATM Locations)
1-800-4-CIRRUS

CO-OP NETWORK
(ATM Locations)
www.co-opnetwork.org
1-888-748-3266

STAR NETWORK
(ATM Locations)
www.star.com

CREDIT UNION SERVICE CENTERS
(Shared branch offices)
www.cuservicecenter.com

ATM - Lost or Stolen Cards
1-800-821-7280

MAILING ADDRESSES

Our mailing address is:
P.O. Box 6006, Bethesda, MD
20827-6006

For overnight delivery:
Lending and Deposit Services
9737 Washingtonian Blvd., Suite 202
Gaithersburg, MD 20878

All other overnight deliveries:
10400 Fernwood Road, Suite LL128
Bethesda, MD 20817

Loan Department
To submit applications
Fax 301-634-5175

Ask MEFCU

Do you have a question about a product or service that we offer? Or perhaps you've read something that was unclear and you needed to get clarification. MEFCU invites you to *Ask MEFCU*. Send in your question and if we publish it via our quarterly newsletter, we will use your first and last initial, city and state.

Q: I have recently joined MEFCU and received my membership number in the mail. I'm also very interested in applying for MEFCU Direct online banking. How do I go about setting it up?

N.S., Bristol, VA

A: To access your account online, you will need to obtain your log-in ID and password from us. Within a few weeks of your membership, you should receive your ID and password. If you haven't yet, please give us a call at 1-800-821-7280.

Once you receive your PIN, go to our website at www.mefcudirect.com and view an online banking demonstration located on the home page. Simply click the online banking button in the upper right-hand corner of the screen, and scroll to the bottom of the pop-up window to click on the demo link.

We hope that this helps! Remember, you may reach us online or through our Member Services Department should you need further assistance.

Submit your questions to us by writing MEFCU Marketing, P.O. Box 6006, Bethesda, MD 20827, or by visiting us online at www.mefcudirect.com and clicking on the "Ask A Question" tab.

HOLIDAY CLOSINGS

Martin Luther King Jr. Day
Monday, January 17

Presidents Day
Monday, February 21

MEMBER SERVICES/INFORMATION
1-800-821-7280
Fax 301-634-5275

INTERNET ACCESS
Website: www.mefcudirect.com



MEFCU
is an Equal
Opportunity
Lender

