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Help Your Family Get Ahead Financially With A MEFCU Membership

People are looking for an alternative to banks and for financial institutions that they can trust. They are turning to credit unions for their financial needs.

At MEFCU, we take your membership seriously, offering those products and services that are competitive and affordable while maintaining our safety and soundness.

Immediate members of your family and household members are also eligible to join MEFCU. They can enjoy the same products and services as you do, as well as a lifetime membership. So tell them about our:



- Low-cost loans
- FREE Checking (with Direct Deposit)
- FREE access to Allpoint® and CO-OP Network® ATMs, nationwide
- Shared Branching across the country
- Online Banking with Bill Pay
- Savings accounts
- And much more!

You'll be glad you did...and they will, too!



Big Plans, No Collateral? MEFCU's Signature Loan Is The Solution!

Sometimes you have big dreams, but you just don't have quite enough cash or collateral for what you need. Relax: Our Signature Loan is here to help! It's perfect for one-time expenses: a special event, a vacation, debt consolidation or anything else.

- Rates as low as **8.99% APR***
- NO collateral needed
- Borrow from \$500 to \$30,000

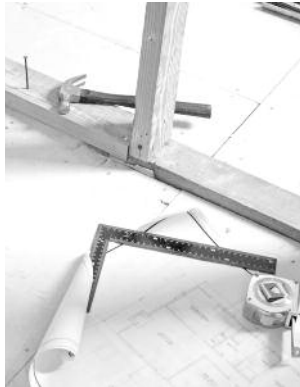
*Annual Percentage Rate. Rates can vary and are based upon applicant's creditworthiness. Rates subject to change without notice.



Got The Urge To Remodel?

Ask About MEFCU's Home Equity Loan!

When warm weather brings out your home improvement mood, try a MEFCU Home Equity Loan to provide the funds you'll need. Use it for remodeling a kitchen or bathroom, adding on a sunroom, or anything else.



- Low, fixed rate
- Borrow up to 80% of your home's value
- Loans starting at \$10,000
- No prepayment penalty
- Interest payments may be tax-deductible*
- Funds can also be used for tuition or debt consolidation

Ask about MEFCU's Equity Express 80 Home Equity Line of Credit, too! This variable-rate loan is a revolving line of credit that enables you to use your funds as needed. Contact us for current rates and other details.

*Consult your tax advisor.

The Hard Truth About Payday Loans

Short on cash? Step right up and take out a payday loan. This increasingly popular service will provide you the \$100 or \$200 you need to get by until your next paycheck. The price? A whopping interest rate that could equal 3-5 times your actual pay.

Also known as cash-advance loans, postdated check loans or delayed deposit check loans, payday loans are a star product at check-cashing outlets. Touted as a convenient financial Band-Aid, they exact exorbitant fees from consumers.

How these lenders work: Typically, a customer writes a postdated personal check to a check casher for the amount he or she wishes to borrow—plus the fee. The check casher holds the check until the customer's next payday, say two weeks down the road, at which time the consumer can redeem the check with cash or a money order; allow the check to be deposited; or renew, or roll over, the loan by paying an additional fee.

That's why your first stop for a loan should be MEFCU. We offer much better deals on loans. Plus, we have superior alternatives to a payday loan for raising cash fast, such as our Signature Loan, Mini-Loan and the Ready AccessLine of Credit. For details, call us at 1-800-821-7280 or visit us online at www.mefcudirect.com.

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When Is The Best Time To Use Your Check Card Or Credit Card?

Sometimes, it's hard to know which type of card—your MEFCU VISA® Check Card or your MEFCU VISA Credit Card—is best suited for a transaction. Here are some thoughts to keep in mind when you're deciding which card to use:



Check Card

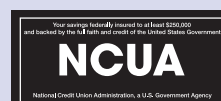
- Handy for everyday purchases such as grocery stores and gift stores
- Funds are debited directly from your checking account
- If an item needs to be returned, you may have to wait for funds to be credited back to your MEFCU account
- If you "opt-in" (see page 3), your transaction will be covered if you accidentally overdraw your account (a non-sufficient funds fee may apply)
- If unauthorized charges are made with your Check Card, checks or other payments might be returned unpaid

Credit Card

- Helpful for situations where you want to pay in installments over time, pay the balance in full later or pay for sudden, unexpected expenses
- Ideal for purchases made online or by phone
- Provides extra protection for major purchases that may need to be returned later
- Also useful for rental cars, gas stations, hotels, restaurants and purchases in foreign countries
- An interest fee may be charged if you carry a balance from month to month—it's better to pay in full and within the grace period

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

INTERNET ACCESS
Website: www.mefcudirect.com



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Getting Credit Card Fees From Out Of Left Field?

Switch To A MEFCU VISA!

Recently, more and more banks have increased the rates and boosted the fees on their credit cards. These fees may be for balance transfers, low use or non-use, or other reasons. The banks may claim that these fees are to improve service, but actually they are pitching you a curveball.



Come to MEFCU instead: Our VISA® Platinum, Gold and Classic Credit Cards have low rates and no hidden fees. Plus, there is no cost to transfer your balance from a high-rate credit card from another lender to a MEFCU Credit Card.



- Rates starting as low as **9.90% APR***
- No or low annual fees**
- Earn travel benefits or brand-name merchandise with ScoreCard® Reward Points (VISA Gold only)



We also offer a VISA Classic Secured Credit Card, great for rebuilding your credit or establishing credit for the first time!** Ask for details.

*Annual Percentage Rate. Rate quoted applies to the VISA Platinum Credit Card. Must be 21 years of age and a MEFCU member to apply. Additional requirements may apply as required by federal law for applicants age 21 or under. Underwriting determines your annual percentage rate.

**A \$25 annual fee per account applies to both the VISA Classic and VISA Classic Secured Credit Cards. The VISA Platinum and VISA Gold Cards have no annual fee.

What You Need To Know About Overdrafts And Overdraft Fees

To comply with recent changes to federal government regulations for financial institutions, there may be changes to your account. These changes will require your consent before MEFCU applies fees to certain overdraft transactions.



Beginning **August 15, 2010**, overdrafts for ATM withdrawals and certain debit card purchases will **not** be covered, and your transactions may be declined unless you "opt-in" to continue receiving all of these benefits. If you fail to "opt-in" with us, we will assume that you no longer want MEFCU to cover those one-time debit card and ATM transactions that exceed your balance. These transactions will be declined.

If you "opt-in," we may fund the transaction and charge you an overdraft fee. You may also opt-out should you feel you no longer want your ATM or debit transactions covered.

Changes To MEFCU's Mini-Loan

This product is no longer a line of credit and has become a closed-end loan. This means:

- Members must sign a loan agreement for each Mini-Loan.
- Loan proceeds deposited into a checking or savings account will be held until the signed loan agreement is received by MEFCU.
- Members who need immediate access to the loan proceeds must request a check.

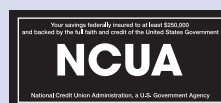


To qualify, you must be employed full-time for one year or part-time for two years by a MEFCU sponsor company.

To find out more or to opt-in, visit our website at www.mefcudirect.com.

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The Savings Are 'Auto'-matic With A MEFCU Auto Loan



When you finance your new or used car through MEFCU, our low rate means lower monthly payments and bigger savings for you. Our auto loans are ideal for cars, trucks or other vehicles—anything you want!

- As low as **4.50%** APR* on new car loans
- As low as **4.75%** APR* on used auto loans
- Flexible terms
- Up to 100% financing for new vehicles or up to the NADA** retail value for used vehicles
- Refinance option on a high-rate auto loan from a vehicle dealership†

Apply today! Visit us online at www.mefcudirect.com or call 1-800-821-7280 for details.

*Annual Percentage rate. Rates can vary and are based upon applicant's creditworthiness. Rates subject to change without notice.

**National Automobile Dealers Association.

†Existing MEFCU auto loans cannot be refinanced.



Interactive advice...
anytime.

Money: The More You Know, The Farther It Goes

Got a tough financial question? *Anytime Adviser*® is an easy way to find the answer. Online and always accessible, *Anytime Adviser* is a series of seven coaching modules that will help shed some light on some big financial decisions.

The coaching modules include simulations, calculators, games and quizzes—tools designed to share insight in a variety of interesting formats. It's the ideal way to learn about new and used car buying, home buying, identity theft, checking accounts, credit card management, and money management for couples.

Go to www.mefcudirect.com and click on *Anytime Adviser* from our home page to get started managing your money!

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

HOLIDAY CLOSINGS

Independence Day

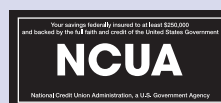
Friday, July 2: Close early at 3:00 p.m.
Monday, July 5: Closed

Labor Day

Friday, September 3: Close early at 3:00 p.m.
Monday, September 6: Closed

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