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**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:  
PO 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

## MEFCU Welcomes New Sponsor Groups

MEFCU is proud to welcome members from our newest sponsors:

- Concord Hospitality
- CSM Corporation
- E. J. Del Monte
- Gateway Hospitality



## MEFCU Is Here For You...In 2010 And Beyond

In 2009, more members now consider MEFCU to be their primary financial institution. Whether it was to give financial advice, offer a loan or help with a special need, MEFCU was there to help.

“What is a primary financial institution?” you may be wondering. It’s the place you think of first to take care of your financial needs. And while many of you have turned to MEFCU for additional services, others still use banks. Here’s the difference:

While MEFCU is a not-for-profit, member-owned cooperative, a bank is owned and capitalized by shareholders. Some banks are even capitalized by taxpayers (Remember the bailouts?).

MEFCU also makes prudent, safe loans to our member-owners. We don’t make subprime loans—and never have. Thus, we have substantial net worth/capital to ride out the current economic storm and provide safety to our members. And yes...we still make loans.

### MEFCU VISA Credit Cards—Compare the Difference!

Recently, many banks have increased their fees and rates. At MEFCU, our goal is to increase the number of cards granted

to members, *not* the amount of our fees or rates. If you have a balance somewhere else—let us know. Moving your card to MEFCU may save you hundreds, if not thousands, of dollars.

**At MEFCU, we’ve been serving hospitality’s finest since 1953. How can we serve you? For more information about our convenient products and services, visit us online at [www.mefcudirect.com](http://www.mefcudirect.com) or call 1-800-821-7280.**

## 2010 Annual Meeting

Wednesday, March 24 at 4:30 p.m.  
Marriott International Headquarters  
Lower Level Auditorium  
10400 Fernwood Road  
Bethesda, MD

## Online Banking Enhancements

Over the past year, we have made numerous improvements to our MEFCU Direct Online Banking service. These improvements include the transferring of funds to other related members, setting up ongoing transfers and making your mortgage payments online.

In 2010, we are committed to making your online experience with us exceptional! Look for notices about the improvements we have planned.

## MEFCU Participates In The CMN Torch Relay



Team MEFCU: Wayne Maffett, Devita Jackson, Harmonie Taddeo, and Eryn Goldsberry-Futrell.

On October 30, 2009, Marriott International held its annual Children's Miracle Network Torch Relay. Participants walked 2.8 miles, starting at Marriott's headquarters and ending at the Bethesda North Marriott Hotel and Conference Center. This year, associates of MEFCU volunteered to walk to lend their support. MEFCU also sponsored events during the month of October leading up to the walk to raise money for the CMN Relay.

## Questions? Ask MEFCU!



Do you have a question you need to ask regarding a product or service we offer? Go to [www.mefcudirect.com](http://www.mefcudirect.com) and ask it there! Click on the "Ask a question" tab on the homepage. We have compiled a list of questions along with answers to each question into a knowledge database. Type in a question; if it's similar to one that has been previously asked, you will be linked to a page with other questions similar to the one you asked. Just click on the question that best matches yours for your answer.

And if you are asking a question that is not in the database, we will reply to you within 48 hours and add it to the database for future reference.

## Take Care Of Your Financial Future With MEFCU IRAs

These days, people are living longer and need savings that can cover a retirement of 20 to 30 years. MEFCU's IRAs (Individual Retirement Accounts) and IRA Certificates are the perfect way to start. They're



easy to set up, simple to fund through our Direct Deposit or Payroll Deduction services and federally insured up to \$250,000.\* Plus, you can make "catch-up" contributions to your IRA if you're age 50 or older!

### Traditional IRAs/IRA Certificates

- Use a Traditional IRA or roll over your funds to a Traditional IRA Certificate to earn a higher rate
- Available to individuals under age 70 1/2 with qualifying income
- Interest grows tax-deferred until you withdraw funds at age 70 1/2
- Contributions could be tax-deductible\*\*
- Also, funds can be withdrawn to purchase a first home (up to a lifetime maximum of \$10,000) or to pay for qualifying educational expenses (restrictions may apply)

### Roth IRAs/IRA Certificates

- Option of using a Roth IRA or rolling over your funds into a Roth IRA Certificate
- Available to individuals with qualified income, regardless of age
- No distribution requirements
- Make tax-free withdrawals for qualified expenses if the account has been open for five years (ask MEFCU for details)

**We also have federally insured\* Coverdell Education Savings Accounts to help you start a college fund! Visit [www.mefcudirect.com](http://www.mefcudirect.com) or contact us for more information.**

**You can open and contribute to a 2009 IRA until April 15, 2010. To learn more about MEFCU's IRA products, visit us online at [www.mefcudirect.com](http://www.mefcudirect.com) or call 1-800-821-7280.**

\*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.

\*\*Consult your tax adviser for more information.

# When You Need A Loan Or Credit Card, Come To MEFCU!

MEFCU's Auto Loans, Signature Loans and VISA® Credit Cards have terrific features that are hard for other lenders to match. So come to the Credit Union first, before you go anywhere else!

## New/Used Auto Loans

Winter is an especially good time to buy a vehicle. Business is often slow and dealers are anxious to start the year off right, so they offer incentives and lower prices to lure in buyers. And with MEFCU's financing, you'll pay even less for your new or used vehicle!



- As low as **4.50%** APR\* on new auto 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
- Make payments easily with Payroll Deduction or Direct Deposit

## Signature Loans

A MEFCU Signature Loan is a multi-purpose, fixed-rate loan that can be used for virtually anything. Reduce your credit card debt, get away from it all or use it for a special event! This loan's low rates and low monthly payments make it a less expensive alternative to other types of financing.



- As low as **8.99%** APR\*
- Borrow from \$500 to \$30,000
- No collateral needed—just your signature and a good credit history

## Credit Cards

Now, many financial institutions are raising rates, charging fees or giving you other expensive surprises on your credit card bill. But MEFCU is committed to staying the same. We provide you with the same VISA® Credit Cards we always have, with low rates, convenience and value. Ask us for details about our VISA Platinum, VISA Gold with ScoreCard Reward Points, VISA Classic or VISA Classic Secured Cards today!



- Rates as low as **9.90%** APR+
- No minimum finance charges or other hidden fees
- No or low annual fees\*\*
- Getting a MEFCU VISA is guaranteed!+++

**Apply today! To learn more about MEFCU's Auto Loans, Signature Loans or Credit Cards, visit us online at [www.mefcudirect.com](http://www.mefcudirect.com) or call 1-800-821-7280.**

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

\*\*National Automobile Dealers Association.

+Annual Percentage Rate. Rate quoted applies to the VISA Platinum Credit Card.

++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.

+++If you are age 18 or older (21 after February 1, 2010), a U.S. citizen or resident alien, and not currently in bankruptcy, you will not be turned down for a MEFCU VISA Credit Card. The card you receive is based on your qualifications.

## 10 Good Reasons To Open A Free Checking Account With Direct Deposit

- 1) FREE when you direct deposit or payroll deduct your entire paycheck\*
- 2) No minimum deposit to open the account
- 3) No minimum balance requirement
- 4) No minimum balance fees
- 5) FREE VISA® Check Card, good everywhere VISA debit is accepted
- 6) Manage your account with MEFCU Direct Online Banking and Online Bill Pay\*\*
- 7) Surcharge-FREE ATM transactions at thousands of Allpoint® and CO-OP Network® ATMs from coast to coast
- 8) Two ATM transactions each month at any ATM, FREE of MEFCU charges
- 9) Unlimited shared branch deposits, FREE of charge, at over 3,800 Credit Union Service Centers nationwide
- 10) Two FREE shared branch transactions (includes withdrawals and transfers) each month



If you prefer not to direct deposit your entire paycheck, we offer Regular Checking. It has many of the same advantages of Free Checking, plus FREE check orders and dividends on balances of \$2,500 or more. Just keep a minimum balance of \$500 or pay a lower \$6.00 monthly fee.+ Ask for details.

\*Member must use Direct Deposit or payroll deduction of entire paycheck to qualify for this account.

\*\*MEFCU Direct Online Banking sign-up is required in order to use Online Bill Pay.

+Minimum balance fee of \$6.00 will apply monthly if the Regular Checking Account balance is less than \$500 on any day of the month.

**Why wait? Sign up today! Visit us online at [www.mefcudirect.com](http://www.mefcudirect.com) or call us at 1-800-821-7280 for an application.**

# Make Energy-Efficient Improvements, Earn Tax Credits

Thanks to economic stimulus provisions, you may be eligible for federal tax credits, which generally are more valuable than tax deductions. A deduction reduces taxable income based on your tax bracket, while a credit reduces your tax burden.

Here's an example: If you're in the 35% tax bracket, a \$1,000 deduction reduces your tax bill by \$350, but a \$1,000 tax credit reduces your tax bill by the full \$1,000. You claim the credit when you file your federal income tax return.

Tax credits are available for 30% of the cost of these energy-efficient home improvements—up to \$1,500, through 2010—for existing primary homes only:

- Energy-efficient furnace, air conditioner, heat pump or boiler
- Insulation
- Skylights, storm windows and doors
- Non-solar water heater
- Roofs (metal and asphalt)
- Biomass stoves



Tax credits are available for up to 30% of the cost of these energy-efficient improvements—with no maximum dollar amount, through 2016—for existing primary homes, new home construction, rentals, and secondary homes:

- Geothermal (ground-source) heat pump
- Solar panels
- Solar water heater
- Small wind energy system



MEFCU offers a variety of home improvement loan options to get you started. They include Home Equity Lines of Credit and Home Equity Loans for large projects, as well as Signature Loans for smaller projects. Contact us at 1-800-821-7280 to find out how MEFCU can fund your next project and enjoy the tax credits while they last.

For more details about energy-efficient improvements, tax credits, and qualifications, visit Alliance to Save Energy at [www.ase.org](http://www.ase.org), the Weatherization Source at [www.weatherizationsource.com](http://www.weatherizationsource.com), and ENERGY STAR at [www.energystar.gov](http://www.energystar.gov).



## SELECT LOAN RATES

Rates as of December 1, 2009.  
Subject to change without notice.

### New Auto Loans

(Flexible terms available)

as low as 4.50% APR\*

### Used Auto Loans

(Flexible terms available)

Model Year

2008-2009	as low as 4.75% APR*
2006-2007	as low as 4.95% APR*
2003-2005	as low as 5.95% APR*
2002 or older	as low as 9.70% APR*

### Home Equity Products

Equity Express 80

Line of Credit as low as 2.75% APR\*\*

Fixed Rate

Home Equity Loan as low as 5.50% APR\*\*

\*Annual Percentage Rate. Although rates quoted are the lowest available ("as low as"), actual APRs may vary and are dependent upon the individual applicant's creditworthiness.

\*\*Variable APR. The maximum APR is 18.00%. Property insurance is required. Closing costs are estimated to be \$1,200 for the standard line of credit.

All rates are subject to change without notice.

## HOLIDAY CLOSINGS

### Martin Luther King Jr. Day:

Monday, January 18

### Presidents Day:

Monday, February 15