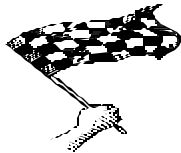




Announcing our Summer Loan Special!

We have \$1,000,000 to lend out in used vehicles loans. Stop in today to apply because it is only good *while funds last*. Rates as low as **4.44% APR** for 48 months. Payments of \$22.78 per \$1,000 @ 48 months.



How Fast is Fast?

You can reach us in “0” seconds flat and it won’t take any gas money.

With CU Online, we’re open 24 hours a day, seven days a week – and all it takes is your computer and access to the Internet.

A MCECU Branch right in your own home. With a few simple clicks, you can:

- View account balances
- View loan payment history
- View recent check clearings and reorder checks.
- Transfer money between accounts and make loan payments.
- Withdraw funds by requesting that a check be mailed to you.
- View dividends earned on deposit accounts and interest paid on loans. 6202

ZOOM, ZOOM!

President’s Corner

I’ve decided to take up a corner to talk to you about life, and besides, I have been President for 19 years and I write all the articles!

In May my husband, Eric, and I went scuba diving for a week in the Caribbean, which included 27 dives. It turns out my first night dive was my last night dive. In anticipation I was already hearing the “JAWS” movie music in my head. The first 25 minutes were great, but then “IT” came swimming by. A huge 20 ft, well OK 8 ft reef shark apparently decided he wanted to get a closer look at me, closer than I wanted to see him. My dive master said shining the dive light in his eyes was not such a great idea. I personally think they should tell you that ahead of time.

So my advice to members traveling to the Caribbean is not to shine the dive light in a shark’s eyes... or better yet, stay on the shore!



Tips to Prevent ID Theft

If you receive an email that warns you, with little or no notice, that an account will be closed unless you reconfirm your billing information, you should **not** reply or click on the link in the email. Instead contact the company directly using a telephone number or web site known to be genuine.

If you receive an email from your credit union requesting financial information or any other personal or sensitive data treat the email with suspicion. Do **not** reply to the email or respond by clicking on a link within the email message. Your credit union will never ask for any kind of confidential or financial details via an email request.

Avoid emailing personal and financial information. When submitting financial information through a web site, look for the “lock” icon on the browser’s status bar or “https” in the address. (You can go to our web site to see what the lock should look like. Go to:

<https://www.w-w-i-s.com/mcewi/account1.htm>)

Review credit card and credit union account statements as soon as you get them to look for unauthorized charges. If the statement is late by more than a couple of days, call the credit card company or the credit union to confirm your billing address and account balances.

Report suspicious activity to the FTC. Send the actual spam to uce@ftc.gov. If you believe you have been a victim of a fraudulent scheme, file a complaint at www.ftc.gov, and visit the FTC’s Identity Theft website (www.ftc.gov/idtheft) to learn how to minimize the damage caused by identity theft. 3349

Odds & Ends

We are proud to have sponsored the American Cancer Society’s **Relay for Life**. This was our 10th year and we would like to thank all that participated to make this our best year so far. Our credit union is proud to be involved in this event. **Team MCECU itself raised \$3,497.31.**

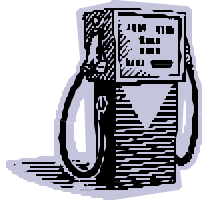
The baked sale netted \$244 alone. Overall the event raised over \$185,000.

Thanks for supporting this great cause. We hope the funds help find a cure for cancer.

There are seven **hidden account numbers** in this newsletter. If your number is one of them, call 261-7680 to claim your \$5.00 prize. Good luck!

Credit Union Night at the Ballpark is July 21st.

We have added a tier of **\$25,000 + to our Money Market Account**. Call or go online to see our great rates! 4387



Calling All Gas Guzzlers

With the price of gas, we thought we should find you some tips to help you save your hard earned money. So here they are: 2210

- **Take it Easy** - Fast acceleration, tapping the brakes, weaving in and out of lanes and stopping quickly all waste gas. Accelerate slowly and smoothly, turn corners slowly and ease to a stop to save fuel.
- **Go the limit** – Especially since the Deputies are members. Gas mileage decreases quickly when you drive over 60 mph. Every 5 mph you drive over 60 is like paying ten cents more per gallon. Drive the posted speed limit and maintain a steady speed. Use cruise control.
- **Stay in Tune** – Check with your car dealer or owner’s manual to find out your car’s maintenance schedule, and then follow it. Proper maintenance prevents poor mileage due to dirty air filters, dirty spark plugs and low fluid levels.
- **Keep the Pressure On** – Maintaining proper air pressure in your tires can increase gas mileage 3%. Properly inflated tires are also safer and last longer. Check air tire pressure when tires are cold and fill as needed.
- **Avoid Idling** – If you are stopping for more than a minute, turn off your engine. It takes less gas to restart than to idle for that long.
- **Watch the Gas Octane** - Super or premium high-octane gas isn’t always the best. Most cars need only regular unleaded (check your owner’s manual).
- **Plan Ahead** – Extra-short trips are inefficient. Plan ahead to combine errands. Avoid peak traffic times and areas. Call ahead to make sure the business is open and the item is in stock. Always take the shortest route.
- **Lay Off the A/C** – Air conditioning uses about 20% more gas. When possible, roll down windows and park under shade to keep your car cool. A light-colored interior and exterior, tinted windows and sun shades also reduce heat. 5587

What’s Up with.....Carrie

Summer activities are in full swing in our household. Brett’s Little League season is already over. We all had fun with that except maybe Brett’s dad. He umpired quite a few games and got nailed with a fair share of wild pitches and foul balls. Thank goodness for face masks, chest pads and shin guards. The rest of the summer is filled with camping, fishing, golfing, family reunions and a trip to Chicago with grandma. Have a great summer everyone! 4439

Going Overseas?

Did you know where you can get foreign currency, foreign traveler’s checks and a global cash card? Well all of this can be found on our web site at www.mcecu.org under this logo:



You can order **foreign currency** from over 64 foreign countries. (A cool thing is that you can view the currency before ordering it)

For **traveler’s checks** you can get:
Canadian Dollar VISA Checks
Euro VISA Checks
UK Pound VISA Check

On the site you can also get a **prepaid global cash card** offering:

- Easy access to foreign currency at over 870,000 Visa ATM’s world wide
- PIN protected funds that only you can access
- A complete refund if lost or stolen

Annual Meeting Update

Our 39th Annual Meeting was held April 29th at the VFW: Your elected Board of Directors are:

- Philip Valitchka, Chairman*
- Robert Bruss, Vice Chairman*
- Jackie Bethel, Secretary*
- Kathy Kainz, Treasurer*
- Lorraine Beyersdorff, Director*

Kathy and Lorraine were elected to three year terms. Please welcome Lorraine to the board and congratulate Kathy on her reelection. 1378

The board of directors is responsible for directing and controlling the credit union. If you have any questions or concerns about your credit union, please feel free to contact any of the board members. Remember, you own the place!

We’ve Got Your Back!

You asked for enhanced security it, now we have it.

The upgrade gives new security features so that after you register, you will not need to use your Social Security number again. From June 21st on, you will see a new secure sign in screen that looks like this:

Welcome to Your Online Account Access!

Log In

Access ID: [?](#)

Password: [?](#)

Enter the security code shown below: [?](#)

5129

The upgraded online banking has many added features. Check it out at www.mcecu.org.