

...news from your credit union

Mountain Empire Federal Credit Union

June 2008

276-782-9639

TTP Relay for the Deaf 800-828-1120

THE GREAT CAR RATES WILL CONTINUE... UNTIL FURTHER NOTICE!

At the June meeting, the Board of Directors voted to continue our car specials to save the members **\$\$\$** on new and good used car purchases. Call for more details, or use the loan application in our Member Services brochure or online at www.mtempirefcu.org.

Check out the **Summer Loan Specials** on boats, RVs and motorcycles too, with rates between 6.9% - 9% Annual Percentage Rate.



F.Y.I.

The credit union will open at 9:30 am (10:00 am in Wytheville) every second Wednesday of the month due to staff training. If you need to access your account during this time, please use **MEARS, our telephone-teller (877-813-9416)** or our website www.mtempirefcu.org. You can make a deposit at either branch via the night depository.

A FUN TIME WAS HAD BY ALL ...at the annual meeting

Hemlock Haven at Hungry Mother State Park was the location for the 55th Annual Meeting on Saturday, May 3. With music provided by Brock Hawkins and cash door prizes, we celebrated 55 years of success.

The business meeting was highlighted by reports of the credit union's accomplishments and the election of new Board members Laura Sturgill and Becky Crouse and the re-election of Lissa Hungate and Joe Blevins. Retiring Board member Tom Frye was recognized for his work on the Board, as was Sandy Elswick.

VERIFIED BY VISA



Cardholders' use of the internet for shopping has grown by leaps and bounds. While this is good news, there's no doubt that internet-based card transactions pose more security concerns than face-to-face transactions. The **Verified-by-VISA** program is designed to reduce unauthorized card usage.

To check out this free service for Mountain Empire cardholders, go to www.visa.com/verified. There you can view the demo and register with a password that participating on-line merchants will require before a purchase may be authorized.



**Inactive Accounts:
Where Are You?**

The Division of Unclaimed Property requires that all financial institutions report dormant accounts annually to the State of Virginia. For a credit union, a dormant account is defined as any account inactive for a period of five (5) years or more. We are currently contacting our members who are considered dormant. Please stop by, call, write, or email us to verify that your account is active. Direct your inquiries to Kim Russell or Michelle West.

Activity includes any change of address, deposit or withdrawal transaction, or adding a new service provided by Mountain Empire.

**Never Pay Another
ATM Surcharge**

We are part of the Credit Union 24 Network, CU HERE Premium Program! You can take advantage of:

- Surcharge-free transactions
- 45,000 ATMs nationwide
- No sign-up fee
- No forms to fill out
- Use our Mountain Empire Debit card

To find a CU HERE Premium ATM near you, visit www.cu24.com or www.mountainempirefcu.org.



HOLIDAY CLOSINGS

- Fri, July 4..... Independence Day
- Mon, Sept 1 Labor Day
- Mon, Oct 13..... Columbus Day
- Tues, Nov 11..... Veterans Day
- Thurs, Nov 27..... Thanksgiving
- Weds, Dec 24..... Christmas Eve
- Thurs, Dec 25..... Christmas

UNLOCK THE EQUITY IN YOUR HOME

With Home Equity Credit Line rates the lowest they have been in years, there has never been a better time to make the smart choice and plan for the important things you need with a loan from MEFCU!



- Borrow up to 80% of your home's equity
- "No closing cost" options
- Your interest may be tax deductible (see your tax advisor)

Thinking about buying a home to take advantage of today's lower home price?

Now is a great time to talk to one of our Mortgage Loan Consultants at Member Options, our mortgage service partner. They have the knowledge you need to help you make the right decisions, from choosing the home you can comfortably afford to the right mortgage for your situation.

We offer a variety of options.

Mortgage needs are unique. That's why we offer a wide range of mortgage solutions - at competitive rates and without any origination or application fees - to suit your budget, circumstances, needs and goals.

Before you go house hunting, get preapproved from the people you know and trust. Call 888-578-4747 to talk to Marcia or Linda at Member Options, our mortgage service provider. Or if you prefer, click the Member Options, link on our website at www.mtempirefcu.org.

IMPORTANT NOTICE:

Beginning August 1, 2008, a \$25 fee will be charged for debit card chargebacks.

**DISCOUNT TICKETS AT
CAROWINDS & KINGS DOMINION**

Discount tickets valid July 1-16 and August 1-16, 2008, only \$30.99 per person, ages 3-61 and 48 inches tall - OR - ages 62+. (Juniors and Senior only \$19.99 per person, ages 3 - 61 AND under 48 inches tall - OR - ages 62+). Children 2 and under admitted **FREE**.

Place your credit card order at www.KingsDominion.com or www.Carowinds.com. Simply click on TICKETS, then CORPORATE PARTNER. Your company ID is VACUL. Two online purchase options:

1. **Print your eTicket off the web.** Online eTicket purchases can be made up to the day of your visit. Just print out your eTicket and bring it with you to the Park. There is no service charge.
2. **Have your tickets mailed to you.** Online purchase must be made seven (7) days in advance. There is a \$5 service charge per order through Kings Dominion and a \$6 service charge through Carowinds.