

Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 3RD QUARTER 2022

BEAT THE Back to School BLUES



RATES START
AS LOW AS
6.75% APR!*

BORROW UP TO
\$1,800
TERMS UP TO 18 MONTHS

APPLY TODAY @ www.MEMORIALCU.org

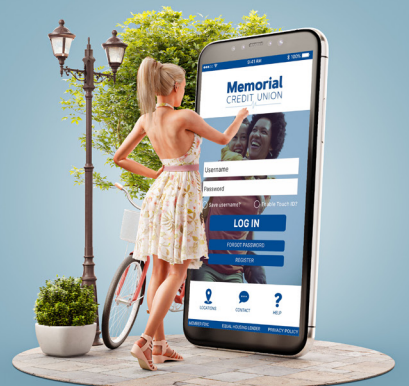
*APR is Annual Percentage Rate. The final rate is based on credit history and score. Relationship discounts included. Certain credit criteria apply. Certain terms and conditions to qualify for this rate.

GET A GRIP ON YOUR BANKING

You're on the go this summer so bank on the go too. Download the MCU Mobile App and enjoy convenient account access wherever you are.

- ✓ Secure logins
- ✓ Move money
- ✓ Manage cards
- ✓ Mobile deposit
- ✓ Pay bills
- ✓ Text banking

**DOWNLOAD
THE APP TODAY!**



Low-Mile Vehicles.

Extra-Mile Service.

Ready to purchase a vehicle? We partner with Enterprise Car Sales to offer a seamless purchase experience and financing options to fit your needs.

At your local Enterprise Car Sales, you'll find quality vehicles at competitive prices. Get low-mileage Enterprise Certified® used cars, trucks, vans, and SUVs, backed by a 7-Day Buyback promise and 12-month/12,000-mile limited powertrain warranty.









Get pre-approved and find the car that's right for you at Enterprise Car Sales!

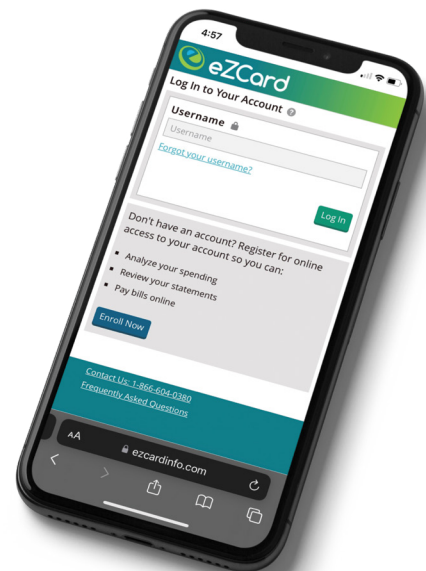


Easy Access with eZCard

REGISTER TODAY

Access your MCU credit card 24/7 through eZCard.

-  Access Your Account Summary or Statement
-  Make Online Card Payments
-  View Transaction History
-  Receive Alerts
-  Check Available Credit
-  Access eZCard within the MCU Mobile App



PAYING FOR COLLEGE RESPONSIBLY



USE THE 1-2-3 APPROACH TO PAY FOR COLLEGE

When you're thinking about college, the first decision is where to go. But the next big decision is how to pay for it. In partnership with Sallie Mae®, we bring our 1-2-3 approach to paying for college so you can make a more informed, responsible financial decision.

1 START WITH MONEY YOU WON'T HAVE TO PAY BACK.

Supplement your college savings and income by maximizing scholarships, grants, and work-study.

Begin with any college savings that you've put aside in a dedicated college savings account and include current income that you're earmarking for college. Maximize "free" money that you won't have to pay back, including scholarships and grants. Then consider work-study.

2 EXPLORE FEDERAL STUDENT LOANS.

Apply by completing the Free Application for Federal Student Aid (FAFSA).

After you've maximized your free money, consider federal student loans, which are provided by the government. Direct Subsidized Loans are for students with demonstrated need and Direct Unsubsidized Loans are available regardless of family income.

- ▷ You can apply for both by filling out and submitting the FAFSA.
- ▷ These are issued in the student's name and the student is responsible for paying them back.

3 CONSIDER A RESPONSIBLE PRIVATE STUDENT LOAN.

Fill the gap between your available resources and the cost of college.

If you still need additional funds, consider a private student loan such as Sallie Mae®. Private loans differ from federal student loans in several ways:

- ▷ They're credit-based so your credit score and history will determine if you qualify. A cosigner—parent, guardian, or another adult—may improve the chances of approval.
- ▷ Your interest rate is based on several factors, including your creditworthiness.
- ▷ Private student loans may offer different features, terms, options, and benefits that can help reduce your interest rate and/or total loan cost.

Congratulations!
**Scholarship
Winners**



VANYA
Texas A&M University
Corpus Christi



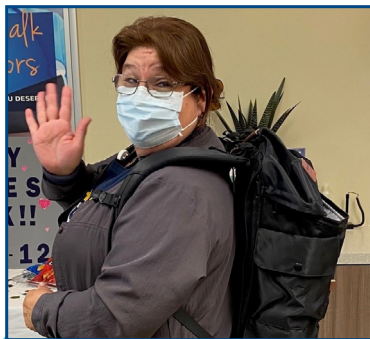
ALEENA
Texas A&M
University

MCU Happenings

NURSES WEEK



ANNUAL MEETING PRIZE WINNER



\$2,000 CLOSING COST WINNER



Get a FREE* Mortgage Appraisal

Memorial Credit Union has teamed up with Member Home Loan to provide our members with superior home financing.

When you buy or refinance your home with Memorial Credit Union and Member Home Loan and close before September 1, 2022, we'll refund up to \$650* of the appraisal cost at closing.

Learn more at www.MEMORIALCU.org



This is an advertisement ©2022. All rights reserved. Member Home Loan, MHL and all related logos, are trademarks of Member Home Loan, LLC. Office located at 9601 Jones Rd, Houston TX 77065, phone number is 832-912-2151. NMLS#105693. Member Home Loan is a subsidiary of CU Alliance, LLC.

Access to Credit Union Documents

Upon request, the following documents are available for review and copies: articles of incorporation, bylaws, rules, guidelines, board policies, annual report, 990 report, income and expense report, statement of condition report. Please contact the credit union at 713.778.6300 with questions or comments.



HOLIDAY CLOSINGS

Monday, July 4, 2022
Independence Day

Monday, September 5, 2022
Labor Day

www.MEMORIALCU.org

MAIN NUMBER 713.778.6300



Federally Insured by NCUA