

# Memorial CREDIT UNION

growing your financial health

FINANCIAL HEALTH NEWS | 3RD QUARTER 2024

## THIS WAY TO NO PAY

### NEW | USED | REFINANCES



**Rates as low  
as 5.60% APR\***



**No payments  
for 90 days**

*Apply Today*



\*APR = Annual Percentage Rate. The final rate is based on credit history and score. Rate discounts are applied based on credit score. Certain credit criteria, terms and conditions required to qualify for this rate. A \$30,000 loan at 5.60% APR would have 60 monthly payments of \$574.42. Offer good through August 31, 2024 and subject to change at any time.



# YOUR SUMMER

Your Way

Let MCU help you enjoy the last days of summer – worry-free!

- Check off back-to-school shopping
- Stock a dorm room
- Schedule a summer camp
- Book a last-minute vacation
- Consolidate other bills

Whatever you need, MCU can help with an affordable Personal Loan.



APPLY TODAY

RATES START AS LOW AS **8.75% APR\***

\*APR = Annual Percentage Rate. The final rate is based on credit history and score. Rate discounts are applied based on credit score. Certain credit criteria, terms, and conditions required to qualify for this rate. A \$5,000 loan at 8.75% APR would have 36 monthly payments of \$158.42. Offer good through August 31, 2024, and subject to change at any time.

## Be A.W.A.R.E. Stay in the know with Account Alerts.



SCAN TO SET UP

### ALERT

Be alert to giving out your personal information.

### WATCH

Monitor your accounts to watch for suspicious activity.

### AUTHENTICATE

Use multi-factor authentication and biometrics when possible.

### REPORT

Report any unauthorized charges or transactions immediately.

### EDUCATE

Read up on current scams and fraud prevention tips.





**STAY COOL**  
 with Skip-a-Pay

MCU is ready to help you stay cool this summer with Skip-A-Pay. Skip your monthly loan payment for just \$25 and free up funds to catch up on bills, plan for a major purchase, or take a last-minute summer vacation.



**SCAN TO SKIP**

\*Subject to approval. Additional terms and conditions apply. Scan the QR code for full details.

**ACCESS TO CREDIT UNION DOCUMENTS**

Upon request, the following documents are available for review and copy: articles of incorporation, bylaws, rules, guidelines, board policies, annual report, 990 report, income and expense report, and statement of condition report.

Please contact the credit union at **713.778.6300** with questions or comments.

**GOODBYE TO THE OLD**

*Aloha*  
**TO THE NEW**

**MEMORIAL CREDIT UNION IS CONVERTING TO A NEW DATA PROCESSING SYSTEM IN MARCH 2025.**

You can look forward to a new and improved online and mobile banking experience!

Follow us on our social media platforms so you can “stay in the know” during this exciting time.

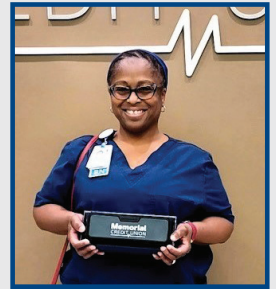


# MCU Happenings

## Thank you, Nurses! Nurses Week Recap



## Annual Meeting Winners



**Youth  
Promo  
Winner**

## Scholarship Winners



**Amarissa**  
UNIVERSITY OF TEXAS  
AT DALLAS



**Amna**  
UT AUSTIN  
NEUROSCIENCE



**Parker**  
UNIVERSITY OF  
HOUSTON BAUER  
COLLEGE OF BUSINESS



**Meghannah**  
UNIVERSITY OF  
ST. THOMAS  
HOUSTON NURSING

## Happy Anniversary!



### HOLIDAY CLOSINGS

Thursday  
July 4, 2024  
Independence Day

Monday  
September 2, 2024  
Labor Day

[www.MEMORIALCU.org](http://www.MEMORIALCU.org)

**MAIN NUMBER 713.778.6300**



Federally  
Insured by  
NCUA