



Dr. Cash

For Members of Mountain States Credit Union



It's payoff time!

Christmas Club

Congratulations, members!
This year **552** of you will be collecting **\$74,107** in Christmas Club cash!
Way to go!

October 1st through December 23rd, 2008, we invite you to stop by either MSCU office to withdraw your Christmas Club cash! (You may withdraw it all at once...or in two or three increments.)

What? No Christmas Club?
Sign up (below)

As little as \$5 opens your Christmas Club account. The program runs January through December. The withdrawal period is October 1st through December 23rd. Early withdrawals will incur a fee, so try not to touch your Christmas Club savings until withdrawal time!

Ho ho ho! Happy Savings! ■

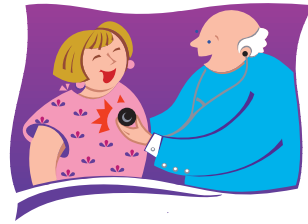


Christmas Club is for MSCU Members Only!

If you already have a Christmas Club account and want to keep your deduction the same for next year, then you're all set and do NOT need to submit this form.
Thank you!

Introducing -- "Dr. Cash!"

You work hard for your money!



Luckily, Mountain States Credit Union is working hard -- for YOU! Even in today's stormy financial climate, MSCU members enjoy a "financial edge" bank customers can only dream of! But...you have to KNOW what your benefits are in order to use them, right? You also need to know what pitfalls to avoid that would fracture your hard-earned pay!

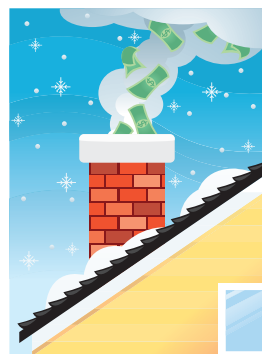


Have no fear! Dr. Cash is here!

Having given it an "extreme makeover," we are pleased to be re-introducing our "Dr. Cash" newsletter with this issue. Our goal is to use this friendly format to keep you alert, informed -- and equipped to make wise financial choices. Keep an eye out for upcoming issues!

We welcome your comments and suggestions for future issues. Meanwhile, thank you for reading...AND for entrusting your family's routine financial services to MSCU -- where our members really do come first! Your continued loyalty means the world to us!

We'll be looking forward to seeing you right back here -- next issue! ■



Higher-interest options will send your money --

Up in \$moke!

Unless you have money to burn, please don't do something CRAZY this season...like whip out an expensive credit card...or sign up for costly in-store financing. If this year's Christmas Club just isn't enough and you anticipate a holiday "pinch," remember: MSCU offers a far more reasonable way to access holiday cash!

Apply for a low-interest MSCU Christmas Loan!

Your low-interest, no-surprises MSCU Christmas Loan is a smart way to plan ahead and take control of your holiday spending. Now through the end of February, qualified members may borrow up to **\$1,500** with rates starting at just **9.0%APR!** Unlike with credit card balances that can drag on forever, you'll be repaying your MSCU Christmas Loan in just one year with convenient payroll deduction. **Apply today!**■

Mountain States Credit Union wishes you and yours a safe, joyful and financially healthy holiday season!■

(Please Print)

Home Addr./Apt. # _____

City/State/Zip: _____

Employee # _____

Signature: _____

Please complete both sides of this form --

If -- you already have a Christmas Club account and want to change the amount of your 2009 deduction.

If -- you did NOT participate in the 2008 program and would like to open a 2009 Christmas Club Account.

Helpful Reminder:
You'll pay a \$15 fee if you withdraw from or close your Christmas Club account prior to payout time.
So keep saving!



Offices

Johnson City Medical Center Office (lower level)

400 N. State of Franklin Rd.
Johnson City, TN 37604

Phone: 423-431-6361
FAX: 423-431-2900

NorthPoint Branch:

1021 W. Oakland Ave., St. 110
Johnson City, TN 37601

Phone: 423-952-3121
FAX: 423-952-3131

Office Hours

(Both Locations):

Monday, Tuesday, Thursday &
Friday: 7:30AM - 4:00PM

Wednesday:
7:30AM - 12 Noon

Don't take the bait!

Say NO to Phishing!



You know not to give out your personal financial info.

to strangers on the phone, don't you? The same goes for email messages. Should you ever receive an urgent-sounding email message asking for your personal info. (such as account and credit card numbers, soc. sec. number, user names, passwords, etc.) **do NOT give that information out** -- even if the message is supposedly from your bank or credit union or credit card holder!

No matter how authentic the message looks and how urgently they claim to need your info. right this

On Site Visits

For your convenience, a credit union representative comes to the following locations according to the **schedule below**. Watch for announcement emails, and be listening for the hospital operator to say, "The credit union is here!"

On Site Schedule:

Monday

10:00 - 10:30AM.....Patient Accounts
11:00 - Noon....Sycamore Shoals Hospital

Wednesday

8:30 - 9:00AM.....Quillen Rehab Hospital
9:15 - 10:15AM.....North Side Hospital
10:15 - 10:45AM.....Market Place Centre

Thursday

9:45 - 10:15AM.....Patient Accounts
10:30 - 10:45AM.....Hospitots

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Communications,
karensark@aol.com



ATMs

You'll find **surcharge-free** credit union ATMs at these locations:

- MSCU NorthPoint Branch
- Johnson City Medical Center
- Johnson City Specialty Hospital
- Sycamore Shoals Hospital
- North Side Hospital
- Woodridge Hospital

•Plus -- MSCU members may use ATMs in area Walgreens -- **surcharge-free!**



24-hour convenience! Home Banking

Logon to:

www.mountainstatescu.org

Click on "Team Member Services."
Click on "Credit Union Home Banking."

HOLIDAY CLOSINGS

(Both offices closed)

- ◆ **Columbus Day--**
Mon. October 13th
- ◆ **Veterans Day--**
Tues., November 11th
- ◆ **Thanksgiving--**
Thurs., November 27th
- ◆ **Christmas Eve--**
Wed., December 24th
- ◆ **Christmas Day --**
Thurs., Dec. 25th
- ◆ **New Year's Day --**
Thurs., Jan. 1st
- ◆ **MLK Jr. Birthday --**
Mon., Jan. 19th
- ◆ **Presidents' Day --**
Mon., Feb. 16th

minute, **do NOT follow the link** to that site (which will, no doubt, "look" like the real thing.)

Instead, you may choose to delete that message. Or -- to help warn others against the possible phishing scam, forward the entire email (with its original header info.) to the following:

- ◆ reportphishing@antiphishing.com
- ◆ The Federal Trade Commission at uce@ftc.gov
- ◆ The "abuse" email address at the company that is being falsely represented.

Remember -- never give out your personal information to anyone who approaches YOU (by phone or online) asking for it! ■

Welcome to 2009 MSCU Christmas Club!

- ◆ Sign up or change your deduction here.
- ◆ Remember to complete address information on flip side.
- ◆ Clip and mail/bring this form to MSCU (either office,)

Status: (check one)

- Yes, I wish to join Christmas Club and contribute \$_____ per payday.
- I wish to discontinue my Christmas Club account for 2009.

Deduction: (check one)

- Deduct the Christmas Club amount from my current credit union deduction.
- Increase my total MSCU deduction by the amount of my 2009 Christmas Club Deduction.



Thank you!