

Fall 2011



# Dr. Cash

For Members of Mountain States Credit Union

## Christmas Club Pays Off!

### BIG CONGRATULATIONS

go out to our members who planned and saved ahead in our 2011 Christmas Club!

## Ho Ho Ho!

We invite you to stop by any MSCU office between **October 1 - December 23rd** to withdraw your funds!

Prefer a check? Just give us a call to make that request. (Be extra sure we have your correct mailing address!)

Way to go, members!



Call: 431-6361

Great News --

# MSCU Checking ROCKS!

Do you realize that some **local banks** are now charging checking account holders a **EXTRA monthly fee** when their average daily balance drops below a certain amount? Isn't life expensive enough...without THAT?

**Members can say NO to expensive bank checking!**

Why? Because the credit union offers a far better deal! Our "checking" account is called a "share draft" account. Open your share draft account with a \$50 deposit -- or just sign up for direct deposit.



### With our account:

- ◆ You pay **NO** monthly fee -- EVER!
- ◆ **NO** minimum balance is required!
- ◆ Write as many checks as you want!
- ◆ You get a **FREE** debit card!
- ◆ You get **FREE** online banking!
- ◆ You get **FREE** online "Bill Pay!"
- ◆ **FREE** e-statements are coming soon!



We encourage you and every "checking" member of your immediate family to make the money-saving switch to a credit union share draft account -- this week! ■



## Holiday Loans

Available October 1st - January 31st

Borrow up to **\$1,500!**

Just **7.5% APR!**

Need a little help in the way of holiday funds? Forget using that expensive credit card! Apply for a Holiday Loan at the credit union! Pay it back the easy way -- in just one year -- with convenient payroll deduction! More great news is that your Holiday Loan cash can be used for anything you choose -- gifts, travel, tuition -- even debt consolidation! You name it! Apply today! ■

*\*For qualifying members*

**Einstein Bros. Bagels**

**\$2.00**

Redeem this coupon for \$2.00 off any breakfast sandwich or lunch sandwich at Einstein Bros. Bagels -- **Johnson City Medical Center Hospital location only!** Good thru Nov. 30th.