

...news from your credit union

Mountain Empire Federal Credit Union

276-782-9639

TTP Relay for the Deaf 800-828-1120

December 2008

YOUR MONEY IS SAFE

And Your Credit Union is Secure

As a member of Mountain Empire FCU you can rest assured that your hard-earned money is safe and sound.

Here's why:

- *We do not write risky loans or sub-prime mortgages. So, we've avoided many of the problems that have affected the financial industry.*
- *We have a solid asset base and strong oversight with a dedicated Board of Directors safeguarding the best interest of our members.*
- *We provide deposit insurance through the National Credit Union Administration (NCUA), a stable and well-capitalized government agency. Your deposits are protected up to \$250,000.*

Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

WANT YOUR REFUND FAST?

The IRS projects that 80 million taxpayers will routinely use IRS E-File this year. Send your tax returns electronically—it's the fastest, most accurate way. See your tax preparer or the information book that comes with your tax forms to see if this is the best way for you to file.

Remember, the credit union's routing number is **251481148**. Putting this information on your tax return (for electronic or "snail-mail"

filing) will ensure a fast, safe automatic deposit of your refund.

FOR THOSE WHO USE H&R BLOCK OR OTHER SIMILAR TAX

PREPARATION SERVICES: The credit union cannot "cash" those MasterCard refunds; our affiliation is with VISA.



The Perfect Gift at Any Time of Year!



Due to member demand, we began offering VISA gift cards last year. The cards can be purchased at either branch and loaded with any amount from \$10 to \$500. They are accepted anywhere VISA Debit is taken. Best of all, the fee is \$3.00, no matter what amount is loaded. We will continue to offer VISA gift cards throughout the year.

By the way, if you purchase a gift card elsewhere, check the back of the card. Make sure the PIN number has not been scratched off or tampered with; crooks can wait for activation and wipe out the card's value before you can use it!



IMPORTANT - MEMBER VERIFICATION AUDIT IS IN PROCESS

The biannual Member Verification Audit, conducted by the credit union's Supervisory Committee, is currently underway. There are some differences you may notice on your monthly statement. The return address shows the Supervisory committee and any questions you may have concerning your statement should be addressed to the Committee. Examine your statement carefully and make sure it's accurate.

CHECK CASHING POLICY

Due to the number of fraudulent checks presented for payment, we have had to tighten our check cashing policy. Effective immediately, we will cash checks only for members, unless both member and non-member are present and each has endorsed the check.



MOUNTAIN EMPIRE FEDERAL CREDIT UNION

1413 N. Main Street
Marion, VA 24354
(276) 782-9639
(276) 783-9303 FAX

650 E. Main Street
Wytheville, VA 24382
(276)228-2084
(276)228-3837 FAX

Member of
Southwestern Virginia Chapter
Virginia Credit Union League
National Credit Union
Association
CUNA Mutual Insurance Society

Charter No. 8197

Board of Directors
Richard Byrd-President
M. David Halsey-Secretary
Joseph Blevins
Becky Crouse
Lissa Hungate
Rhea Lawrence
Laura Sturgill
Bill Weaver

Supervisory Committee
Vicki Oakes, Chair
Rodney Ford
Renee Freeman
Fran Hayes

MEFCU Business Hours

Teller Transactions
(Mon-Thurs)
9:00 a.m. - 5:00 p.m.

Teller Transactions
(Friday)
9:00 a.m. - 6:00 p.m.
MEARS 24-hour Teller
1-866-783-2197