



What can your credit card do for you?

1.9% APR* on all purchases.
0% APR* on all balance transfers.

This holiday season, your MCCU credit card offers big savings! You'll receive fantastic interest rates on all MCCU Visa Platinum card transactions from November 1, 2013 to January 31, 2014.

Don't have an Visa credit card? Now is the time to apply and take advantage of this special offer!

Our Visa credit cards offer:

- Low interest rates
• No annual fees
• Rewards program
• Online account access



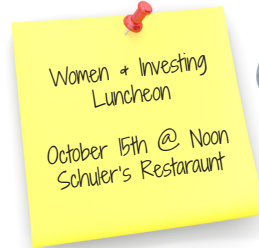
Offer applies to Visa Platinum accounts, cash advances and transfers from other credit cards. Special Annual Percentage Rate (APR) is 0% on all balance transfers and 1.9% on all purchases through June 30, 2014.



Free Women & Investing Luncheon Scheduled

Marshall Community Credit Union will host a free luncheon titled Women and Investing on Tuesday, October 15th at Schuler's Restaurant.

During the event, Minde will discuss the unique challenges that women investors face. This opportunity is sponsored by Rob Harrison and Pat Gilbert, financial representatives with Harbour Investments, Inc with offices located within Marshall Community Credit Union.



Rob Harrison and Pat Gilbert, Registered Representatives, offer securities through Harbour Investments, Inc. Rob Harrison and Pat Gilbert are located at Marshall Community Credit Union, who is neither a subsidiary of nor controlled by Harbour Investments, Inc.

Cut Here

Clearly, you need a vacation.

Relax, Skip-a-Pay is Back... FOR GOOD!

Need extra cash for an unexpected expense? MCCU's Skip-a-Pay program is back. And now, you can postpone your eligible loan payment(s) any month up to two times per calendar year!

To skip a payment, simply complete the reverse side of this coupon and return it to MCCU no later than 15 days before your scheduled payment is due.

Eligible Loans

- New & Used Auto Loans
• Motorcycle Loans
• RV & Travel Trailer Loans
• Signature Loans
• Home Equity Lines of Credit

Requirements

- \$20.00 fee per payment skipped
• Maximum of two Skip-a-Pay allowed per loan per calendar year
• You must have a positive loan payment history



Dates to Remember

October 15	Women Investors Lunch with Minde Parks of Transamerica Schuler's Restaurant 12:00 pm <i>see article for additional information</i>
October 15	Christmas Club Funds Disbursed
October 17	International Credit Union Day Donuts & punch served in our lobbies
October 22	Adult Financial Education Seminar Expect the Unexpected: Preparing for Loss 7:00 pm Marshall District Library
October 26	AD&D Insurance Withdrawals
November 28	Thanksgiving Day CLOSED
December 24	Christmas Eve Offices closing at 1:00 pm
December 25	Christmas Day CLOSED
December 31	New Year's Eve Offices closing at 5:00 pm
January 1	New Year's Day CLOSED

MCCU Rewards it's Members!

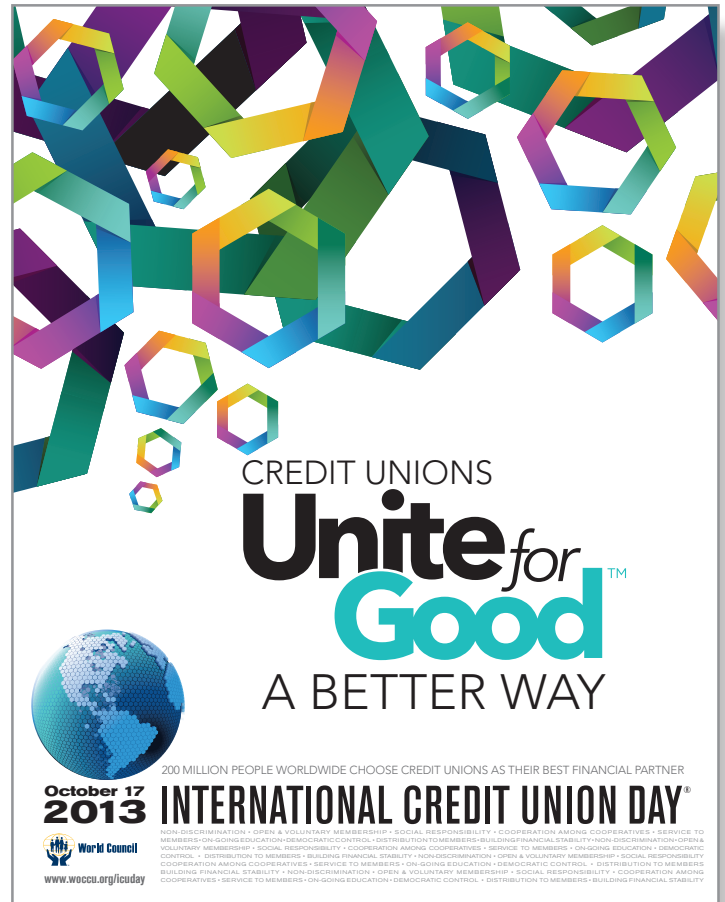
Wouldn't it be nice to be rewarded for doing the right thing – like saving money and paying debt? That's just what MCCU is doing for its members with SaveUp. SaveUp is a new online program that rewards you when you save money or pay bills and gives you the chance to win life-changing prizes.

It just takes three easy steps:

- **Register** your accounts on SaveUp's secure website
- **Earn** credits to play when you save money or reduce your debt
- **Win** rewards by playing games online

Prizes include trips to Paris or Hawaii, cars, various retail gift cards, personal makeovers and even a \$2 million jackpot!

Get started today at www.saveup.com/marshallcommunitycu.



CREDIT UNIONS
Unite for Good™
A BETTER WAY

200 MILLION PEOPLE WORLDWIDE CHOOSE CREDIT UNIONS AS THEIR BEST FINANCIAL PARTNER

October 17 2013 INTERNATIONAL CREDIT UNION DAY®

NON-DISCRIMINATION • OPEN & VOLUNTARY MEMBERSHIP • SOCIAL RESPONSIBILITY • COOPERATION AMONG COOPERATIVES • SERVICE TO MEMBERS • ON-GOING EDUCATION • DEMOCRATIC CONTROL • DISTRIBUTION TO MEMBERS • BUILDING FINANCIAL STABILITY • NON-DISCRIMINATION • OPEN & VOLUNTARY MEMBERSHIP • SOCIAL RESPONSIBILITY • COOPERATION AMONG COOPERATIVES • SERVICE TO MEMBERS • ON-GOING EDUCATION • DEMOCRATIC CONTROL • DISTRIBUTION TO MEMBERS • BUILDING FINANCIAL STABILITY • NON-DISCRIMINATION • OPEN & VOLUNTARY MEMBERSHIP • SOCIAL RESPONSIBILITY • COOPERATION AMONG COOPERATIVES • SERVICE TO MEMBERS • ON-GOING EDUCATION • DEMOCRATIC CONTROL • DISTRIBUTION TO MEMBERS • BUILDING FINANCIAL STABILITY • NON-DISCRIMINATION • OPEN & VOLUNTARY MEMBERSHIP • SOCIAL RESPONSIBILITY • COOPERATION AMONG COOPERATIVES • SERVICE TO MEMBERS • ON-GOING EDUCATION • DEMOCRATIC CONTROL • DISTRIBUTION TO MEMBERS • BUILDING FINANCIAL STABILITY

World Council
www.wccu.org/icuday



SMART SAVERS

For each \$100 deposited, our young members are entered into a drawing for a chance to win some cool prizes.

CONGRATULATIONS!
Mackenzie B. of Marshall
Alexandra T. of Battle Creek

Cut Here

Ways to Apply:

- Mail to 839 West Green St, Marshall, MI 49068
- Fax to 269.781.0002
- Additional forms are available at our office and online; marshallcommunitycu.com

Subject to approval. By signing, I authorize Marshall Community Credit Union to extend my payment by approximately one month. I understand that interest will continue to accumulate on my loan during the month I have chosen to skip payment and that there is a \$20 maintenance fee for this service. Payments made through payroll deduction, direct deposit, or automatic transfer will be deposited into my first savings account for the month I have chosen to skip payment. A deferred payment may reduce any Gap insurance claim on insured vehicles or loans. **ALL ORIGINAL SIGNERS OF THE LOAN MUST SIGN THE FORM.** *** Selected loans must be eligible for this promotion. Loans excluded from this promotion: Mortgages, Member Business Loans, Overdraft Lines of Credit and VISA Payments.***

Name _____ Account Number _____

Loan Suffix _____ Month to Skip Payment: _____

Is your loan an Automatic Payment? Yes No

Loan Suffix _____ Month to Skip Payment: _____

Is your loan an Automatic Payment? Yes No

I would like the Skip-a-Pay fee to be:

- Deducted from my MCCU **savings** account
- Deducted from my MCCU **checking** account
- I have enclosed cash/a check

Signature _____

Joint Signature _____

MARSHALL COMMUNITY CREDIT UNION PRIVACY NOTICE

FACTS	WHAT DOES MARSHALL COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Payment history and account balances • Credit history and credit scores <p>When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Marshall Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCCU Share?	Can you limit sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer MCCU products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 269-781-9885 or go to www.marshallcommunitycu.com
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Who we are

Who is providing this notice?	Marshall Community Credit Union (MCCU)
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What we do

How does Marshall Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees who have specific business purpose in using your data.
How does Marshall Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or make a deposit • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control</p> <ul style="list-style-type: none"> • MCCU's affiliate is CU Merits Inc., which provides insurance, financial planning and investment services.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • MCCU does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include PCSU Financial Services, First Service Corporation and Affinion Group Insurance.

Office Hours

Marshall Office Lobby

Mon - Fri 8:00 am - 5:00 pm
Sat 8:30 am - 1:00 pm

Drive Thru

Mon - Thu 7:30 am - 5:30 pm
Fri 7:30 am - 6:00 pm
Sat 8:30 am - 1:00 pm

Emmett Twp Lobby

Mon - Fri 8:00 am - 5:00 pm
Sat 9:00 am - 12:00 pm

Drive Thru

Mon - Fri 7:30 am - 5:30 pm
Sat 9:00 am - 12:00 pm

I have been a member with MCCU for twenty years. People told me I was crazy when I stuck with a hometown credit union when the military could send me anywhere. But how could I change with service like this? Thank you to the entire MCCU team.

-Steven Lonsbury

