

The **Best Source** for All Your Financial Needs!



Happy New Year!

Notice of Annual Meeting of the Members

The Board of Directors and Supervisory Committee of Members Source Credit Union are made up of elected, volunteer credit union members. Nominating petitions and rules for nominations can be obtained by contacting Chuck Donovan at 800.260.5183 or chuckd@ms-cu.com. In order for the petition nominees to be included on the ballot, the completed petition must be returned to the credit union by the close of business on February 19, 2010. In accordance with the credit union bylaws, no nominations will be accepted from the floor at the meeting.

Come out this year to help us celebrate 75 years of service to our members!

*The Patio Restaurant – 7706 Broadway, Merrillville, IN 46410
 Tuesday, March 16th, 2010
 Appetizers – 6:00 – 7:00 pm
 Meeting – 7:00 pm*



Make gift giving even easier next holiday season!
Open a Christmas Club with Members Source Credit Union and it will be!
Deposits can be made as often as you want and for any amount you wish.
When you are ready to do your shopping, just let us know.
It's that easy! Contact a representative to start yours today!



Didn't have these under your tree?

With our great auto loan rates you can get your own.

New and Used Auto loans as low as 4.50% APY.

Must qualify, please speak with a representative for details.

Buried with holiday debt? Members Source Credit Union can help!

- Signature Loans up to \$15,000
- Home Equity Loans (Fixed and Variable)
- Refinanced Auto Loans
- Christmas Club Accounts
- Skip-A-Pay on your Members Source Credit Union Visa Card (restrictions apply)
- Checking Accounts with no minimum balance or monthly fees (new accounts may qualify for promotional funds – call for details)



Please remember to keep your account information updated. If you move or change your name, please notify us immediately. Also, if your account was opened when you were a child, an updated signature card should be completed so we have an accurate signature on file for you.



CREDIT UNION CLOSINGS

January 18thMartin Luther King Day February 15thPresident's Day

<p>8580 Virginia Street Merrillville, IN 46410 Phone: 219-756-4141</p>	<h2>LOCATIONS and HOURS</h2>	<p>1903 West 45th Ave. Griffith, IN 46319 Phone: 219-924-1570</p>
<p>NEW Call Center: Mon. - Fri. 8:00 am - 6:00 pm Lobby: Mon. - Fri. 9:00 am - 5:00 pm NEW Drive-Up: Mon. - Fri. 7:30 am - 6:00 pm Sat. 9:00 am - 2:00 pm</p>	<p>ContactUs@ms-cu.com www.ms-cu.com</p>	<p>Lobby: Mon. - Fri. 8:00 am - 6:00 pm Sat. 9:00 am - 2:00 pm</p>

Banking just got easier!

Now you can check your balance, view your history and transfer money, all from the palm of your hand with

Mobile Banking!

This new free service is available to you now. You simply need a web enabled smart device and this link:

m.pt4web.com/20532 to log on now.

Although the credit union does not charge to use this service, data service charges may apply. Please check with your wireless provider.



Thanks For Your Generosity!



Rose Dvorscak, Branch Manager of the Griffith office trying to raise "bail money" from Bob Avalos at Christenson Chevrolet. Rose was recently "locked up" to support the Muscular Dystrophy Association. Thanks to Bob and the many others that helped Rose raise money for this charity.

Congratulations and thanks to Terri Brown. Terri was one of the many members that made a donation to Toys for Tots on International Credit Union Day. This year, we partnered with Liberty Mutual and gave away an iPod to a lucky member that brought in a toy or made a donation on that day. During the holiday season we collected over \$700 and filled three containers with toys.



Thanks to ALL of our members and employees who donated to Toys for Tots this season and throughout the year to our many employee chosen charities each month. Together we donated over \$3,200 in funds to organizations such as: American Cancer society, Downs Syndrome Association of NWI, American Diabetes Association and many others.

** Important Notice **

Visa Debit Cardholders Only. When you use your Visa Check Card at certain merchants and you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. One or more of these networks may be displayed on the back of your debit card. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use STAR, PULSE, NYCE, COOP, or

ACCEL/Exchange network when making a transaction without a PIN, different terms may apply, and you will not be eligible for certain Visa benefits. Certain protections and rights applicable only to Visa Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network.

If you have any questions, please contact the Credit Union Card Center at 1-317-594-0011 or 1-800-289-5939.

IRA Bonus Days

February 1st - April 30th, add an extra .25% to our already great Certificate Rates!

BECAUSE EVERY QUARTER COUNTS!

An IRA with Members Source Credit Union is a great way to save for your future!

If you don't have one now, what a great time to open one!

Contributions for 2009 may be made through April 15, 2010.

Make yours today!

You Can Make it Happen with a Home Equity Loan

If you've been dreaming of fixing up your house or buying a new car, you can make it reality with a home equity loan or home equity line of credit. By using the equity in your home, you can:

- Pay for a college education
- Repair or make improvements to your house
 - Buy an automobile
 - Start your own business
- Pay for medical expenses, emergencies, or big-ticket items

And remember, home equity loans and lines of credit usually are tax deductible. Ask a tax adviser if you qualify.

Financial Stats (as of November 30th, 2009)

Total Assets	\$60,281,591.72
Total Shares.....	\$52,236,343.27
Outstanding Loans	\$23,873,278.76



Thank you for letting us serve you!

Mark Your Calendars!

April 18 - 24 National Credit Union Youth Week™
April 24 - Shred Day

Watch for more information and times in your next newsletter.



EARTH DAY
APRIL 22

As a courtesy to others, we ask that you please refrain from making phone calls while in our lobby or drive-up locations.

THANK YOU!