

## Notice of Annual Meeting of the Members March 20, 2012

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 JoLynn Coleman at 800.260.5183 or you may send an email to Elections@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 17, 2012. In accordance with the credit union bylaws, no nominations will be accepted from the floor at the meeting.

**The Patio Restaurant**  
7706 Broadway, Merrillville, IN 46410  
Tuesday, March 20<sup>th</sup>, 2012  
Appetizers – 6:00 – 7:00 pm • Meeting – 7:00 pm

Please RSVP by March 9, 2012 by calling 800.260.5183.  
As seating is limited, we encourage you to reserve your seat asap.  
(Please note invitations will not be mailed separately this year.)

### ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS



You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the STAR, PULSE, NYCE, COOP, OR ACCEL/Exchange network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.  
Thank you.

LOANLINER  
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### CREDIT UNION CLOSINGS

January 16th Martin Luther King Day  
February 20th Presidents Day

### Board Service Have Your Voice Heard

Service on the Board of Directors of Members Source Credit Union provides a unique opportunity to shape the future of the credit union movement and ensure that Members Source Credit Union's direction remains consistent with the needs of its members. My own experience on the Board has been very enriching, both personally and professionally. As the formal election is approaching, I encourage interested persons to consider seeking nominations.

The election process begins with the Call for Nominations in January and ends with the announcement of the election results at our Annual Meeting in March. Any member in good standing may petition to be placed on the ballot for director and supervisory committee positions.

For information regarding eligibility requirements and petitions, please visit our Merrillville, Griffith, or Munster office. You may also send an email requesting this information to Elections@ms-cu.com or contact JoLynn Coleman, Marketing & Membership Coordinator at 800-260-5183. The deadline for the return of completed petitions is Friday, February 17, 2012 at 5:00 pm.

Sincerely,

Jim Fiegle  
Chair, Nominating Committee



**Congratulations**

to this year's stocking winners!

- Robby Long
- Jada Moorehead
- Max Smith (pictured)

### Locations and Hours

ContactUs@ms-cu.com  
www.ms-cu.com

**Call Center**  
800.260.5183  
Monday – Friday  
8:00 am – 6:00 pm  
Saturday  
9:00 am – 2:00 pm

**Merrillville**  
8580 Virginia St.  
46410  
**Drive Up &  
24-Hour ATM**  
**Lobby Hours**  
Monday – Friday  
9:00 am – 5:00 pm  
**Drive-Up**  
Monday - Friday  
7:30 am – 6:00 pm  
Saturday  
9:00 am – 2:00 pm

**Griffith**  
1903 W. 45th Ave.  
46319  
**24-Hour ATM**  
Monday – Friday  
8:00 am – 6:00 pm  
Saturday  
9:00 am – 2:00 pm

**Munster**  
306 Ridge Rd.  
46321  
**24-Hour ATM**  
Monday – Friday  
8:00 am – 6:00 pm  
Saturday  
9:00 am – 2:00 pm

**Hammond**  
Franciscan St.  
Margaret Health  
North Campus  
5454 Hohman Ave.  
46320  
Monday, Tuesday,  
Thursday, Friday  
9:30 am – 3:30 pm  
Closed Wednesday

**Dyer**  
Franciscan St.  
Margaret Health  
South Campus  
24 Joliet Rd.  
46311  
Monday, Tuesday,  
Thursday, Friday  
9:30 am – 2:30 pm  
Closed Wednesday

**Get One of These!**

- Open a new **FREE** checking account
- Establish a new recurring electronic deposit
- Make purchases with your **FREE** VISA debit card

**MS Members Source CREDIT UNION**

New Checking Accounts only. Conditions apply.\*

*\$100 Bonus Deposit\* to your NEW Checking Account! The following requirements must be met within 60 days of account opening to qualify: \*A NEW recurring monthly electronic deposit of \$200 or more must be established \*VISA Debit Card must be used to make purchases \*A positive balance must be maintained \*After 60 days, if eligibility requirements are met, promotional deposit will be credited. Checking account must be new and remain open for a minimum of six months or the bonus deposit will be debited from the account at the time of closing. Bonus deposit is considered interest and will be reported on IRS form 1099-INT. Offer may end without notice.*

800-260-5183 • www.ms-cu.com

**IRA Bonus Days**  
February 1st – April 16th, 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 2011 may be made through April 16, 2012.

**Make yours today!**

## Updates & Information

- **Open a Christmas Club now for your 2012 shopping and make gift giving easier!** Deposits can be made as often as you want and for any amount you wish. Then when you are ready to do your shopping, just let us know. It's that easy! Contact a representative to start yours today!
- **Skip-A-Pay still available for January payments!** Restrictions apply. Call for details or view online.
- **Funds Manager accounts will now be referred to as Money Market accounts.** You will see this change on your receipts and statements immediately.

## MARK YOUR CALENDARS!

• **National Credit Union Youth Week**  
April 23rd – 28th

• **Shred Day**  
April 28th Griffith Office • 11:00 – 1:00

Watch your April Newsletter for more details!

## tax time savings.

Get your guaranteed maximum refund and save with TurboTax® Online Deluxe.

Visit Your Credit Union's Website Today To Get Started



### maximum refund guaranteed<sup>1</sup>

TurboTax works like a GPS, guiding you step by step to your biggest possible refund. And this tax season, **Members Source** members can save on TurboTax Online Deluxe.

With TurboTax, you can:

- Do your taxes easily with 100% accurate calculations<sup>1</sup> and your maximum refund, guaranteed.<sup>2</sup>
- File today and get your refund in as few as 7 days.<sup>3</sup>

Try TurboTax for **FREE** today! Visit [ms-cu.com](http://ms-cu.com) to get started. You don't pay until you're 100% satisfied!<sup>4</sup>

(1) If you pay an IRS or state penalty or interest because of a TurboTax Calculation error, Intuit Inc. will pay you the penalty and interest. (2) If you get a larger refund or smaller tax due from another tax preparation method, Intuit Inc. will refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within sixty (60) days of your TurboTax filing date and no later than 6/17/12. E-file, Audit Defense, Professional Review, Live Tax Advice, Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with the TurboTax Satisfaction (Easy) Guarantee. (3) Refund fast in as few as 7 days: Subject to IRS e-file availability. IRS typically estimates 7-15 days for e-file with direct deposit. State refund delivery times vary by state. (4) Satisfaction Guaranteed – or you don't pay. You may use TurboTax Online without charge up to the point you decide to print or electronically file your tax return. Printing or electronically filing your return reflects your satisfaction with TurboTax Online, at which time you will be required to pay or register for the product. © 2012 Intuit Inc. All rights reserved. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

### Financial Stats (as of November 30<sup>th</sup>, 2011)

Total Assets .....	\$69,653,690.25
Total Shares .....	\$61,300,676.30
Outstanding Loans .....	\$20,742,475.79

*Thank you for letting us serve you!*



We hope you and your loved ones have a happy, healthy and prosperous 2012!

