



Money Talk

changing lives
everyday

A Publication of the Miami University
Community Federal Credit Union

"A Member-Owned Financial Co-Operative"

Volume XXIII No. 1 June

CEO Speaks by Rick Parker



NEW OUTDOOR CAMPUS ATM



Located at the North
Parking Garage
behind the
Engineering &
Psychology Building!



Traveling Overseas contact
us before leaving so that you
have uninterrupted use of
your Debit Card & Credit
Card. We will need travel
dates & major destinations.
Traditional ATM Cards are
not accepted overseas.

513-529-2739 or
memservice@
muccu.org



At the heart of and critical to the success of the Miami University Community Federal Credit Union lies its network of volunteers. At any one moment in time there are approximately 30 volunteers from our membership assisting us in some capacity. Typically, a volunteer is initially matched with one of many Credit Union committees based on his or her experience and expertise. This provides the volunteer with a unique opportunity to learn about our Community Credit Union and the credit union industry. Though not required, serving on a committee prepares one for future elected service on the Board of Directors.

Each year your Credit Union holds an annual member business meeting, wherein elections are held to fill positions on the Credit Union Board of Directors. In accordance with NCUA bylaws and your Credit Union's nominating policy, at least 120 days prior to the annual meeting your Board Chair recommends to the Board of Directors that a Nominating Committee be formed and its membership named. The Board of Directors must approve this recommendation. It is then the duty of the Nominating Committee to nominate at least one member candidate for each vacancy on the Board. Nominations for vacancies may also be made by petition signed by at least 1% of the members requiring a minimum of 20 signatures with a maximum of 500. When there is only one nominee for each open position, the election will not be conducted by ballot or by floor nomination. This year, nominations for Board candidates by petition will be accepted through July 31, 2012. Any interested members should contact Rick Parker for additional information and required procedures.

This year your Nominating Committee has recommended three knowledgeable, experienced, incumbent Board members to fill the three open Board seats:

Wilgus Banks

Board member since 1980, Wilgus is a graduate of Union High School in College Corner, retired from Miami's Zoology Department after working there for 32.5 years. He has been married 44 years, has one daughter and three granddaughters, and has served his community and our country both as an Army veteran and as a member of the Masons Lodge and the Shriners. Will has served in many different Board positions over the years, most recently as a member of the Personnel and Pension Committee.

Juanita King

Board member since 1972, Juanita retired in 2003 from the College of Arts and Science Dean's Office after forty years of Miami employment. Her position afforded her the opportunity to meet and interact with innumerable colleagues,

which provided her with a broad perspective of the needs and wants of Credit Union members. Her four children, as well as many of her grandchildren, join her as members of the Credit Union. She is a 40-year member of Delta Theta Tau Sorority and, as well as volunteering, serves on the Auxiliary Board of the McCullough-Hyde Hospital. Initially, Juanita became a member of the C.U. when elected to the Credit Committee and has served in many Board capacities, presently serving as Secretary of the Board and Chair of the Personnel Committee.

Jim Meador

Board Member since 1995, Jim is a graduate of Talawanda High School. Jim's service on the Board was preceded by ten years' work on the Credit Committee. Jim retired from Miami University after 30 years of service. Jim has been married for 33 years, has three children, and three grandchildren. Jim enthusiastically serves his community as a volunteer fire fighter for Milford Township (Assistant Chief) and by serving on the Butler Rural Board of Trustees. Jim has served in numerous Board positions including Vice-Chair and Credit Committee Chair. He is currently a member of the Credit Union's Community Involvement Committee.

Your Credit Union remains very much a traditional credit union, focused on providing our members with an outstanding mixture of loan, savings and other products and services to choose from, all priced competitively. We pride ourselves on having a moderate fee schedule and a long list of value-added, no-cost services.

Thanks to our members, volunteers, staff, and the traditional values associated with our Credit Union, we are growing in a safe and sound manner!

ATM's, We Got 'Em! On Campus, in Oxford and Now Nationwide

Busy and need a quick, convenient cash withdrawal? Visit one of our 9 area ATM locations or use our Nationwide Network of surcharge-free ATM's.

Campus ATM Locations:

- **New: North Parking Garage**, outside behind the Engineering and Psychology building just off Withrow Avenue
- King Library, located on the main floor by the lockers
- Recreational Sports Center, located in the main entrance vestibule
- Shriver Center, lower level across from the food court by the student credit union office
- Johnston Hall, Middletown Regional Campus, across from the cashier's office
- Mosler Hall, Hamilton Regional Campus, across from the cashier's office

Community Locations:

- Main Office, 420 Wells Mill Drive, Demske Culinary Arts Building
- Branch, 5120 College Corner Pike, 2 ATM's (inside the vestibule and drive-thru)

Our new **Nationwide ATM Locator Service** reduces the high cost of using foreign ATM machines. Traveling out of the area and need to locate a "Surcharge-free" ATM? Your Credit Union now belongs to the Alliance One Surcharge Free ATM Network. Simply visit our website at www.muccu.org, go to the contacts page, browse over to **ATM Locator**, type in the city you are visiting and a listing of **No Surcharge ATMs** will be displayed. A **Surcharge** is a machine owner's fee that is assessed upfront at the time of your ATM transaction. Not to be confused with a **Foreign ATM transaction fee** is assessed after the transaction is completed and normally cannot be avoided. So! When traveling outside Oxford, let's eliminate the more costly upfront surcharge fee by using our new **Nationwide ATM Locator Service**. Call your Member Service Department at (513) 529-1212 for more information.

