



# Money Talk

changing lives  
everyday

A Publication of the Miami University  
Community Federal Credit Union

"A Member-Owned Financial Co-Operative"

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## CEO Speaks by Rick Parker

### Positive Change is Underway

As I hope our membership is now fully aware, Miami University has notified us that they will be assuming our leased space in the Demske Culinary Arts complex on Wells Mill Drive at the end of 2014; therefore, your Credit Union will be consolidating the majority of its operations in our new, state-of-the-art Community Office on College Corner Pike. Miami simply has an extensive amount of new construction and renovation work underway that has resulted in the need to relocate critical university services. Miami has been our sponsor for the past 44 years and will continue to be our sponsor in the future. Over the years our main campus office has moved several times, the most recent being in 2001 when we moved from Gaskill Hall on Miami's central campus to our current site on Wells Mill Drive. Our business grew and flourished as a result of that move, and I'm expecting the same to occur with this next transition.

With the introduction of online banking services, the credit union industry has been rapidly changing. Gone are the days when members needed to stop by their friendly credit union to check their account balance, get a statement printout, ask what checks have cleared, apply for a loan, transfer money between accounts, make a loan payment or meet with a member service representative. Though we always enjoy seeing you, for the sake of your convenience and time this can now all be done online. We have spent the last several years investing heavily in perfecting our unique brand of member-friendly online services. Today, at no cost to our members, we have the following online services available:

- **Perfect Teller**, our online banking service
- **Mobile Banking**, a mobile banking app
- **Online Credit Card Management**
- **Online Bill Pay**
- **Online Loan Applications** through our website [www.muccu.org](http://www.muccu.org)
- **E-statements**

We also offer 9 area ATM machines where you can conveniently get cash any time you need it.

Teller lines are almost becoming obsolete. If you haven't tapped into our online services, I highly recommend that you contact our Member Service Department and get started. Save time online!

The Oxford-area economy really didn't improve much in 2013; we're still battling a difficult low interest rate environment that continues to cause margin compression and lower net earnings. Your Credit Union, however, continues to find ways to grow and prosper. In 2013 we had asset growth of over 5% and membership growth of 2.15%; we reduced our operating expenses; we eked out a nominal profit; and we added to our capital. In this economy, that's about as good as it gets.

The co-operative exists to serve YOU, our valued member. If there is something we're not doing for you that we should be, if there is something we are not doing well enough, or if you simply want to chat, you know me: Rick! I am available to you by phone, 529-9761, by e-mail to [rick@muccu.org](mailto:rick@muccu.org), or of course you are always welcome to meet with me in person at the Credit Union.

Looking forward to 2014.

### 9 Convenient ATM Locations!

- Main Branch - drive through
- US 27 Branch - inside lobby
- US 27 Branch - drive through
- Oxford Campus - North Campus Parking Lot
- Oxford Campus - Shriver Center
- Oxford Campus - King Library
- Oxford Campus - Rec Center
- Hamilton Campus - Schwarm Hall
- Middletown Campus - Johnston Hall

Or Find a Surcharge-Free\*  
ATM Nationwide!

\* Through the Alliance One ATM network. Surcharge-free ATM transactions may still be subject to a Foreign ATM transaction fee.



# easyWHEELS

If you're thinking of purchasing a new or used vehicle in the New Year, be sure to check out our nationally recognized EASYWHEELS vehicle purchasing and locator service. This is a no-cost service that is provided to all members. Your Credit Union is affiliated with over 30 area automotive dealerships. To get started, choose the vehicle(s) that you're interested in, and we'll do the research, recommend a current fair price, locate the vehicle, and arrange a dealership visit. There's no obligation to buy, but if you choose to, you can pick up your vehicle at the dealership or we can arrange for delivery to your home, office, or Credit Union. Currently, our rates are as low as 1.99% APR\* on new and nearly new used vehicles. To apply, simply visit our website at [www.muccu.org](http://www.muccu.org) to complete an application. You can also call Andrea Nelson at (513) 529-6095 to schedule an appointment.

## Traveling? Avoid Denied Transactions on your ATM & Debit Card

When traveling out of the area or overseas and using your ATM or Debit Card always do a "PIN Based and/or Debit" transaction. Whether getting cash at an ATM or making a purchase with your Debit Card use your PIN number. PIN based transactions are more widely accepted than credit or Non-PIN based transactions. In addition, you can notify us in advance of your travel plans and we will update our Fraud Monitoring Service so that transactions are never denied. Also, when traveling out of the area visit our website [www.muccu.org](http://www.muccu.org) and use our **No Surcharge ATM Locator**. Any of the ATMs listed in your travel area will honor your credit union issued ATM or Debit Card with no additional surcharge.

**Need Plastic Card Member Service Help?** 1) If you believe you've been the victim of a fraud 2) To report a lost or stolen plastic card 3) Want a new PIN. Please contact **Member Service** at 513-529-2739 or [cumemservice@muccu.org](mailto:cumemservice@muccu.org). If your card is lost or stolen after hours call 1-800-528-2273. If you are out of the country call 812-647-9794.

## Tech Tips

[www.muccu.org](http://www.muccu.org)

*From the Credit Union's website, you can:*

- View your account and credit card activity
- Pay on your Credit Union loans, or other bills
- Apply for a loan or mortgage
- Print your checking, savings, and VISA statements
- Get up-to-the-minute interest rates
- Read about the different products and services available from your Credit Union
- Search for a new or used vehicle with the Credit Union's EasyWheels service
- Transfer money between your Credit Union accounts
- Reorder checks
- Sign up for electronic statements
- Find locations and hours for all the Credit Union's offices and ATMs
- Your family and friends in the area can even start the process of signing up for a new account!

*All these services and more are available  
24 hours a day, 7 days a week. Visit  
[www.muccu.org](http://www.muccu.org) to get started!*

# BEST!

*New & Used*

# Car Rates

- *Buying a new or used auto*
- *Transfer your auto loan to us*
- *Payoff other debts with the equity in your auto*

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CONTACT KATE or  
ANDREA at (513)529-2739  
and APPLY TODAY!

1.99% APR	2.49% APR	2.99% APR
48 Months	48 Months	48 Months
2014-2012	2011-2010	2009-2008
Models		

Rates, annual percentage rate (APR), terms, conditions and product components are subject to daily change without notice. Certain credit restrictions are applicable. Offer valid pending application approval. MUCFCU is not a legal entity of the University.