



Financing Higher Education

So your teen is headed to college in a couple months. The decision has been made and the deposit has been sent. You purchased new bedding, checked out the list of textbooks needed, and purchased a student meal plan that will get your teen through the semester. You're finally ready to see them off.

Then the tuition bill comes in. Where did all these extra charges come from? Technology Fee? Student activities fee? Panic sets in when you realize you have no idea how you're going to pay for it all.

Don't worry. Media Members Federal Credit Union has you covered so you can stop stressing about paying and focus instead on their education.

Tuition Loans:

Your credit union offers Tuition Loans up to \$7500 with a one-year repayment for members who qualify.

EZ Loans:

For those last-minute incidentals, your Credit Union offers a \$1000 EZ loan with a one year repayment term and no credit check for members who qualify.

Home Equity Loans:

Use the equity in your home to pay for higher education. Even better, your payments may be tax deductible (consult your tax professional about potential tax benefits). Our rates are at an all-time low, and you can borrow up to 90% of your home's equity. Best of all, for loans under \$50,000, there are no fees and we'll have a decision to you in no time!

Personal Loans:

When you apply for a Personal Loan with the Credit Union, you can use the money to pay for everything from books to housing to tuition and more. We have a variety of terms and payment options available for qualifying members.

Electronics Loan:

Of course, no trip to college is complete without a laptop or flat-screen television. Finance them at your credit union with our electronics loan. Bring in the invoice and we'll give you the check. We'll even repay your credit card for these appliances.

Debit Card:

Help your college bound child manage their own finances by opening an account at Media Members FCU. They can apply for a VISA Debit Card and use the funds they've saved for books, food or entertainment. These accounts can be viewed online once they've opened a Virtual Branch account. Stop in today to pick up an application to open an account as well as a Debit Card application. It's never too early to learn about financial responsibility.



Hot, Hot, Hot Auto Loan Rates

This summer, drive off in the car of your dreams! Media Members Federal Credit Union offers up to 100% financing on New and Used Autos,

Rates as low as
3.75% APR*
until July 31

and our HOT rates leave the competition out in the cold. Plus, we offer a variety of terms and payment options, so before you take that dealer financing, stop in to the Credit Union and apply. We'll have an answer for you in no time, so you'll be spending the hot summer in your cool new car.

*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant's credit-worthiness. Other rates and terms available. Contact the Credit Union for details.

HOLIDAY CLOSINGS

Independence Day
(observed)
Friday, July 3

Independence Day
Saturday, July 4

Labor Day
Monday, September 7

Planning to Get Away?

Vacation Club Accounts Should Be Your First Step

Belonging to the Credit Union gives you great perks, like the chance to start a Vacation Club Account. When you open up a vacation club account, you can put away as much or as little as you want, as often as you'd like. Best of all, a Vacation Club Account earns dividends, so your money will make you money!



Bridget Gallagher presents Anna Dickerson and Carl Meline with their winning Vacation Club gift certificates.

Then, when you're ready to pay for your much-needed vacation, you can do so – in cash. No matter what time of the year your dream vacation occurs, we'll transfer the funds to your Checking Account or cut you a check. Start your Vacation Club Account today.

Fuel Conservation Saves You Money

Even though gas prices have dropped significantly from last summer, the temperature is rising and so are prices at the pump. Here are some tips on saving gas - and extra cash - when you travel this summer.

- 1. It's Okay to Be Dense:** Buy gasoline during coolest time of day, when gasoline is densest. Gas pumps measure volumes

of gasoline, not densities of fuel concentration. You are charged according to "volume of measurement."

- 2. Over the Top:** Avoid filling gas tank to the top. Overfilling results in gas sloshing over and out of the tank. Never fill gas tank past the first "click" of fuel nozzle if the nozzle is automatic.
- 3. Be Close-Minded:** Keep windows closed when traveling at highway speeds. Open windows cause air drag, reducing your mileage by 10%.
- 4. Going Up?:** Think ahead when approaching hills. If you accelerate, do so before you reach the hill, not while you're on it.
- 5. Multi-Task:** Combine short errands into one trip.

You CAN Afford the Vacation You Deserve



Summer is approaching quickly! This summer, Media Members Federal Credit Union will help you take that much-deserved vacation. And with less financial stress, you can actually enjoy it.

With a Vacation Loan from the

Credit Union, you can do just that!

We offer great low rates, and a variety of terms. For more information, or to apply for a Vacation Loan, stop by the Credit Union today. Start planning the vacation you deserve!

*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant's credit-worthiness. Other rates and terms available. Contact the Credit Union for details.

Attention New Home Buyers



With interest rates at an all-time low, the first-time homebuyer's tax credit and lots of affordable homes on the market, now is the perfect time to buy a home. Where better to finance that new house than Media Members Federal Credit Union?

Your Credit Union now has a new, easy online mortgage application form. Just go to www.mediamembers.org, click on Loans and go to the mortgage application link. One of our mortgage loan underwriters will contact you within 24 hours of receiving your completed application.

If you are looking to refinance your present mortgage or purchase a new property, be sure to consider your Credit Union. Our rates are competitive and our service unbeatable.

Main Branch

400 North Broad Street • Philadelphia, PA 19130
(215) 854-4460 • Fax (215) 854-2824
Monday - Friday 9:00 am to 4:30 pm

SPP Branch

800 River Road • Conshohocken, PA 19428
(610) 292-6762 • (610) 292-6737
Wednesday & Thursday 8:00 am to 4:00 pm
Friday 7:00 am to 3:00 pm
1st Saturday of Every Month 10:00 am to 2:00 pm

www.mediamembers.org

email: info@mediamembers.org