

The Credit Union Reporter

No more limits on share deposits!!!

We are very pleased to announce that we have eliminated all limits on deposits into regular share accounts. Members are now able to deposit how ever much they want whenever they want with no dollar restrictions. With our great dividend rate (3.75% APY for 2007) your credit union is a great place to save. All accounts are insured for at least \$100,000 by the NCUA, an agency of the US government. We also offer a variety of share certificates that allow you to lock in your rate for up to 18 months. Whether you save a little or a lot, we have the right rate for you, and with the convenience of payroll deduction, we've made it easy to do as well.



Introducing faster withdrawals

To better serve our members who live some distance from one of our two branch locations McClatchy Employees Credit Union is very excited to offer our latest service, QwikDraw. With QwikDraw, you can request a withdrawal and have it in your checking account the next morning. It's convenient, safe, and best of all, Qwik. There are no fees associated with Qwik Draw and you can get signed up in just a few minutes. To get started with QwikDraw you just need to complete a simple form and send it to the credit union along with a voided check. Forms are available in our offices and on our website: <http://www.mcclatchyecu.com>. Please give us a call if you have any questions.

McClatchy Employees Credit Union will be closed on Monday, January 21 for Martin Luther King's Birthday, and Monday, February 18 for President's Day. Please contact us early if you will need any services around these holidays.



Special loan rates just for you!

Christmas has come and gone, leaving you with a few mysterious gift baskets, a random fruitcake or two, and a considerable pile of bills. We can't assist you with identifying those gift baskets but our 8.8% APR Christmas loan can really help out with the bills. Borrow up to \$5,000 with up to two years to pay! This offer is good until April 30, 2008, and can be used to assist with taxes as well. Stop by and pick up an application today. Our vehicle rate is now as low as 5.99% APR. Combine this with the discount pricing we are able to offer through Autoland, IFMA, and Enterprise Rent-a-Car and you've got an unbeatable combination.

Dividend increased to 3.75%!

We are pleased to announce that your share dividend for 2007 will be 3.75% APY. This dividend will be applied to your shares on January 1, 2008. As always, your credit union offers an extremely competitive rate on your deposits, which are insured for at least \$100,000 by the NCUA, an agency of the US government.



McClatchy Employees Credit Union will be holding our Annual Meeting at 10:30 A.M. on Thursday, January 24, 2008. We invite all of our members to attend this important event. The meeting will be held on the 3rd floor of the Sacramento Bee Building in the Private Dining Room. Elections for our Board and committees will be held at this time, and any member interested in serving on one of these should contact our office no later than January 18, 2008.

How to contact us:

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Open 8:00-4:30 Monday-Friday