

ON track

an educational publication for friends and members of



January - March | 2011

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We are Enhancing Our Computer System

In order to provide the latest technology to our membership, we will be doing a system enhancement the last weekend of January. We will be **closed on Monday, January 31st** and will reopen for normal business operations on Tuesday, February 1st.

During this weekend, the following will occur:

- ATMs will be up and running; however balance information will be unavailable.
- Online banking, Bill Pay and Audio will not be available from 8 p.m. Friday, January 28th thru Tuesday, February 1st.

We are excited about the many new features this enhancement will offer to our membership!

- Home Banking will have a new look and advanced features will be added, including the ability for you to access all accounts which you are joint on.
- Our 24 hour automated Audio Teller will include more features, including an option to transfer between accounts which you are joint on.
- Paper statements will be in a different format and easier to read.
- Inside the branches, you will find improved, easier-to-read receipts. No written deposit/withdrawal slips will be needed. Drive thru operations will remain the same.

NEW HOME BANKING SITE EFFECTIVE FEBRUARY 1st

Here are 8 steps you need to take to access your NEW Home Banking site.

- 1** Visit cityofmemphiscu.org and click on Online Banking. You will see our NEW Home Banking Site!!!
- 2** At NetTeller ID, type "cu" and your account number (Example: cu12345)
- 3** At NetTeller Password, type your temporary password which is "cu" and the last four digits of your social security number. (Example: cu6789) It will alert you that a password change is required.
- 4** You will first need to accept the Online agreement by checking the "I Agree" box. Then, click "Accept."
- 5** On the next page, change your Password. It must contain a combination of numbers and letters.
- 6** Next, you will be asked to set up 3 security questions. After you have chosen your questions and answers, click Submit, on the next page you will be asked to edit or confirm your questions.
- 7** Finally, you will need to enter an email address and a security question for when you need to reset your password.
- 8** You are now logged into the NEW online banking for the first time; you should see your accounts and balances.

Updated Phone Numbers

Our goal is to provide excellent customer service, and sometimes that involves our customers calling and talking to a real person. (What a concept!) Did you know that you can call most of our employees directly-- without dialing extra extensions or waiting to be connected?

The following is a list of branch phone numbers and direct numbers to many of our employees:

Avery Location	321-1200
Monica Hill	321-1238
Cindy Vickers	321-1248
Chandra Williams	321-1252
Donna Brandon	321-1222
Kay Patrick	321-1239
Cassandra Glover	321-1247
Larry Stevenson	321-1225
Poe Pruitt	321-1249
Margaret Harris	321-1240
Nola Vazquez	321-1241
Kim Burns	321-1236
Rekyia Roberson	321-1235
Debra Dickerson	321-1221
Todd Moates	321-1223
Leslie Lansky	321-1242
Angela Giles	321-1201
Linda Hubbard	321-1202
Christina Kennedy	321-1203
Martree Meeks	321-1204
Gina Wolfe	321-1205

Downtown Location	528-0700
Cheryal West	347-5001
Stephanie Smith	347-5002
Justin Williams	347-5004
Madison Chapman	347-5005
Brittany Arnold	347-5006

Mt. Moriah Location	360-1818
Selena Wilson	328-1134
Carolyn Dorsey	328-1135
Stephanie McCloud	328-1136
Alma Robinson	328-1137
Darrion Stigger	328-1138
Angela Hill	328-1139
Moneki Macklin	328-1141
Allen Peterson	328-1161
Ken Swann	328-1162
Kimberly Ridgway	328-1163
Donna Brown	328-1164
Brenda Flynn	328-1165
Teresa Xigues	328-1166
Cheryl Jackson	328-1167
Phyllis Davis	328-1168
Joyce Neal	328-1169
Sandra Gailey	328-1170
Linda Bompreszi	328-1171
Jocelyn Burton	328-1172
Ann Hunt	328-1173
Sandi Henderson	328-1174
Letisha Simmons	328-1175

Raleigh Location	385-1783
Kenny Braden	347-1300
Shawn Pannell	347-1301
Anita Greer	347-1302
Faith Cooper	347-1303
Charly Womble	347-1304
Scherrye Burgess	347-1305
Roxanne Sanford	347-1306
Tabitha Bungard	347-1309

Whitehaven Location	398-1101
Connie Leakes	347-1400
Candice Greer	347-1401
Sherry Lester	347-1402
Calvin Holman	347-1403
Allison Shelton	347-1405
Jannette Watkins	347-1406
Darnetia Davis	347-1407

Whitten Location	869-4135
Jamie Baker	347-1500
Donna Stoebner	347-1501
Paula Forbess	347-1502
Stephanie McDaniels	347-1503
Nancy Moore	347-1504
Ryan Hart	347-1505
Jennifer Brewer	347-1506
Ashley Bryant	347-1507
Levore Arnez	347-1508
Blake Wood	347-1509

Don't know who you need to speak with? Just dial any branch's main number and push 0 to connect with a member service representative.

VISA IS HERE



City of Memphis Credit Union offers an attractive, fixed-rate Visa Card at 11.5% APR (Annual Percentage Rate.) Our Visa card can help you get the things you need when you need them, and are perfect for establishing or re-establishing credit.

Here are a few phone numbers you may need while using your City of Memphis Visa Card:

Activation	1-800-527-7728
Lost or stolen	1-800-449-7728
Inquiries	1-866-820-3814
Disputes	1-888-918-7322

IMPORTANT AUDIO TELLER INFORMATION

EFFECTIVE FEBRUARY 1ST

There will be changes in how you will access your accounts through our audio teller system! REMEMBER: THE FOLLOWING CHANGES BEGIN FEBRUARY 1ST!

- To begin, call: 901-321-1234
- For account information: press 1
- Enter your member number followed by # (pound key)
- Enter your password (this has not changed) followed by # (pound key)
- For transactions: press 1
- For inquiries: press 2
- To change your password: press 3
- To enter a different member number: press 4
- To repeat the menu: press 9
- To return to first menu: press * (star key)
- To end your call: press 8
- To speak to a member service representative: press 0

When doing transactions in the new audio system, the codes for your share ID's will change. Your member number will remain the same, but the ID for your checking account, for example, may be 0019 instead of 190. And your money market ID may be 0300 instead of 300. Follow the audio-teller's promptings for help in knowing the correct share ID.

2011 Credit Union Annual Meeting

The Credit Union Annual Meeting will soon be upon us.

Your credit union membership gives you the privilege of taking part in the annual election. Van Sturdivant, Chairman of the Board of Directors, appointed a nominating committee consisting of Sue Rutherford, Jerry Broxterman and Barbara Farmer.

Nominating Procedures: It is the responsibility of the Nominating Committee to nominate at least one member for each vacancy. Nominations can also be made by means of petition signed by at least 1% of our credit union members. Nominations must be accompanied by a certificate from the nominee stating she or he is agreeable to nomination and will serve if elected. (Note: 1% of credit union membership is equal to 234.)

All candidates who wish to run for office and have their names placed on the ballot must be a member in good standing with the Credit Union and a current or former City of Memphis Employee, and have no record of bankruptcy.

DEADLINES: January 20th, 2011 for nominations. Nominations must be filed at the credit union office – 2608 Avery Ave, Memphis, TN 38112 and marked Attention: Terri Brown, Credit Union Secretary by January 20th. Nominations will be posted in the credit union office by January 24th, 2011.

2011 Annual Meeting

DATE: Sunday, February 6, 2011

TIME: 2:00 p.m.

REGISTRATION: 1:00 p.m. - 2:00 p.m.

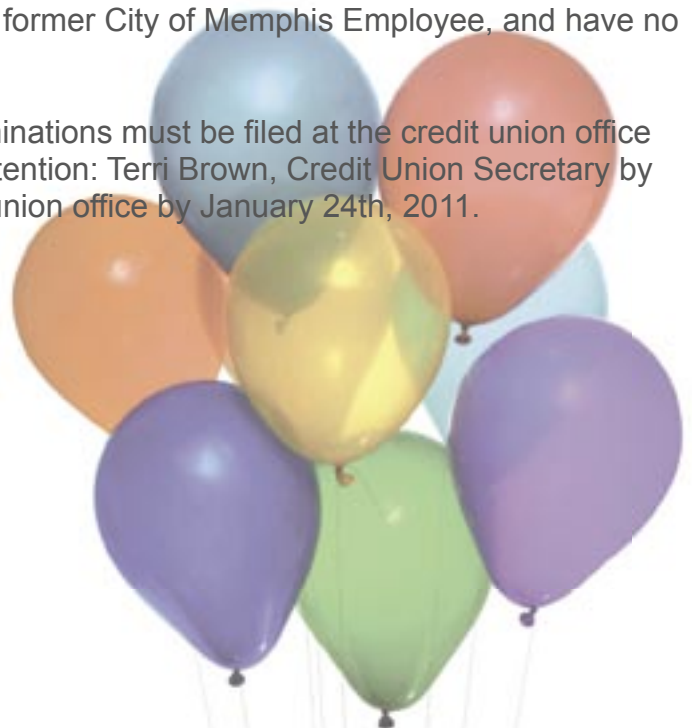
PLACE: East High School Auditorium

3206 Poplar Avenue

Memphis, TN 38111

\$1,000 in CASH PRIZES TO BE GIVEN AWAY

(You must be present to win.)



BOARD OF DIRECTORS

Van Sturdivant
Chairman

Barbara Arnold Farmer
1st Vice-Chairman

Charles E. Chumley
2nd Vice-Chairman

J. Harvey Herring
Treasurer

Terri W. Brown
Secretary

Bill Oldham
Director

Wanda Corcoran
Director

Jacqueline Toney
Director

Norvell Wallace
Director

LOCATIONS

Main Office

2608 Avery Ave.
Memphis, TN 38112
Phone: 321-1200
Toll-Free: 1-877-825-3180
Fax: 321-1212

Downtown Branch

109 North Main St.
Memphis, TN 38135
Phone: 528-0700
Fax: 525-0775

Mt. Moriah Branch

2678 Mt. Moriah Terrace
Memphis, TN 38115
Phone: 360-1818
Toll-Free: 1-877-825-8517
Fax: 363-9736

Raleigh Branch

2897 Covington Pike
Memphis, TN 38128
Phone: 385-1783
Fax: 385-1275

Whitehaven Branch

1264 East Shelby Dr.
Memphis, TN 38116
Phone: 398-1101
Fax: 398-4402

Whitten Road Branch

1900 Whitten Rd. Ste 102
Memphis, TN 38133
Phone: 869-4135
Fax: 869-4139

Free Home Banking/Bill Pay

www.cityofmemphiscu.org

EMPLOYEE OF THE QUARTER



Moneki Macklin

Starting her career at COMCU in 2002 as a teller, Moneki now serves as an integral part of our operations team handling our Debit/ATM cards. If you've ever had a question about an unauthorized transaction on your debit or ATM card, you've probably spoken to her.

"Her co-workers often refer to her as 'Snoop Dog' because she is an expert at investigating card transactions," states her manager, Brenda Flynn. She continues, "Moneki has saved the credit union lots of money due to fraud on debit cards. With her help, we maintain fraud control. She goes the extra mile by contacting companies and verifying vital information. She is loyal and dedicated and is definitely an asset to the operations department."

Upon being told that she was selected as our employee of the quarter, she stated, "I am honored to be chosen as employee of the quarter, because I love helping others with their financial needs and also appreciate my management team who supports me and encourages me to excel."

In her free time, she enjoys spending time with her husband, Demarkio, her 1-year-old daughter, Kayla, family and friends.

HOLIDAY CLOSINGS 1st Quarter 2011

January 17th Martin Luther King's Birthday
January 31st Closed for System Enhancement
February 21st Presidents' Day

Even when we are closed, you can still access your account via Home Banking at www.cityofmemphiscu.org or use our 24-Hour audio teller at (901) 321-1234.

MARKET WATCH



FINANCIAL HIGHLIGHTS¹

Total Shares:	\$178,772,811
Total Loans:	\$ 90,202,210
Total Assets:	\$222,254,178
Total Members:	23,411

¹ As of Nov. 30, 2010.

SAVINGS RATES

	APY ²
Regular/Special Share	0.10 - 0.40%
Christmas Club	0.10 - 0.40%
Money Market	0.50%
Accumulative IRA	0.10 - 0.40%
Checking ²	0.35%

CERTIFICATE RATES

	APY ²
6 Month Certificate or IRA	1.25%
12 Month Certificate or IRA	1.45%
30 Month Certificate or IRA	1.75%
42 Month Certificate or IRA	2.10%

² APY is Annual Percentage Yield. Rates effective 11/30/2010 and subject to change without notice. Minimum \$1000 average daily balance required to earn dividends in a checking account. The Annual Percentage Yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. Penalty for early maturity of certificate is 60 days of interest on amount withdrawn. There is no difference in the penalty for an IRA or Regular Share Certificate. The penalty could be more than the accrued dividends and therefore come from the principal of the certificate. Interest shall be paid and compounded on IRA and Certificates on a quarterly basis.

LOAN RATES

	APR ³
Signature/Co-Maker:	9.50%
Visa	11.50%
New/Used Vehicle:	5.25%
New/Used Motorcycle	5.25%
New/Used RVs/ Motorhomes	5.25%
New/Used Boats	5.25%
New/Used Farm Equipment	5.25%
Share Secured	2% over dividend rate earned on share acct
Certificate Secured	3% over dividend rate earned on certificate

REAL ESTATE LOANS

	APR ³
Home Equity, 15 yr, 80%, variable	4.00%
Home Equity, 15 yr, 90%, variable	5.00%
1st Mortgage, 15 yr, fixed	4.00%
1st Mortgage, 5-yr float, variable	4.00%

³ APR is Annual Percentage Rate. Advertised rate is our lowest available rate and may be higher depending on credit performance. Rates effective 11/30/2010 and are subject to change without notice. Terms and rates are based on credit performance.

Certain fees and conditions may apply to real-estate loans. For complete details, please call Cheryl Jackson or Teresa Xiques at (901) 360-1818

