



Money Talk

changing lives
everyday

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Community Federal Credit Union

"A Member-Owned Financial Co-Operative"

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CEO Speaks by Rick Parker

We've Transitioned to a New Main Office at
5120 College Corner Pike, Oxford, Ohio
Drive-Thru and ATM Only Services at 420 Wells Mill Drive

It's hard to believe that it's been a year since Miami University notified us that they needed our space in the Demske Culinary Arts complex on 420 Wells Mill Drive and that we would have to move by the end of 2014. What initially seemed to be a tall, daunting order (within a year prepare a facility to become our new main office) turned out not to be so tall after all. The Board of Directors and our management team carefully evaluated our facilities options, finally deciding to redesign the interior space of what was then our community branch on College Corner Pike to become our new main office. The renovation has now been completed, we've moved in, it's beautiful, and we're thriving!

Along the way we also entered into a discussion with Miami about preserving some Credit Union presence at Wells Mill Drive. After all, it had been our main office since 2001. These discussions turned out well. We now have a new lease with Miami to operate a Drive-Thru and ATM only location with modest executive office space at Wells Mill Drive. This facility will undergo renovation from April to August 2015, we're anticipating no disruption to our Drive-Thru and ATM services. Miami was good to us.

Five Convenient Credit Union ATM Locations!

- Main Branch – drive-thru
- 420 Wells Mill – drive-thru
- Oxford Campus – North Campus Parking Lot
- 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. Review MUCFCU fees for more information.



So, just to clarify:

- Full service at our new main office located at 5120 College Corner Pike including traditional in-lobby tellers, loan officers, member service representatives, our EasyWheels representative, safe deposit boxes, ATM, Drive-Thru, access to senior management, record keeping, and more.
- Drive-Thru and ATM only services at our Wells Mill Drive location.
- The hours for both locations are nearly the same: Monday through Thursday 9:00 am to 5:30 pm; Friday 9:00 am to 6:00 pm; Saturday 9:00 am to 1:00 pm only at 5120 College Corner Pike; **no Saturday Drive-Thru** services at Wells Mill Drive.

Please note that Ray Cook of Preferred Planning and Associates, who provides comprehensive personal financial planning services to our members, is located in temporary credit union office space on Lynn Avenue in Oxford. Ray can be reached at (513) 523-0060, ext. 20, or at rcook@ppaohio.com. By mid-2015 Ray will have a new office in our renovated Wells Mill Drive location.

Let's move on!

Despite the minor disruptions caused by our renovation projects, your credit union had an outstanding 2014 year in terms of growth and financial performance. Ideally, a financial institution would always prefer that loan growth exceed deposit growth so that new income streams exceed new costs. Since the great recession of 2008 this has been a difficult goal for most financial institutions to attain. Proudly I report that in 2014 your credit union generated 4.50% net loan growth and was able to manage deposit growth to less than 1%. Further, delinquent loans were at an historic low of 0.27% of loans outstanding, we experienced member growth of 0.67%, and our return on assets was a healthy 0.46%. Your credit union measures its success by tracking and reporting on approximately 35 industry standard key performance measures; in 2014 we outperformed or exceeded our peers in nearly all of these measures. I attribute this success to our growing membership base, the oversight provided by our Board of Directors, and a phenomenal staff that carries out our mission to serve the Greater Oxford Community with distinction.

Proud to be your CEO, our best days lie ahead of us.

As an industry leader our mission is to assist member-owners in realizing personal financial success by providing competitive products and services delivered in the tradition of excellence.



Traveling Out of Area or Overseas? Tips to Avoid Denied Transactions on Your ATM Card, Debit Card, and Credit Card



To protect our members who use credit union issued plastic cards, we use an advanced, state of the art fraud detection service. This system works best when you advise us in advance of your out of area and overseas travel plans. Out of area travel is generally considered travel beyond 200 miles of your home zip code. So when you're traveling out of area or overseas, there are a couple of things you should do in advance to protect yourself and to avoid having your transactions denied:

1. When using your debit card to make purchases, ***always select "PIN" based transaction.*** Pin based transactions are more widely accepted both domestically and internationally.
2. Prior to starting your travels, call or e-mail your credit union's member service department with your travel plans. We'll see that your travel dates and destination information are entered into our advanced fraud detection system. You can reach member service any of the following ways: ***Daytime (513) 523-8888, After Hours (800) 354-5511, International (812) 647-9794. Or e-mail us at cumemservice@muccu.org.***
3. Need plastic card help? Believe you've been the victim of a fraud? Want a new PIN? To report a lost or stolen plastic card, contact us: ***Daytime (513) 523-8888, After Hours (800) 354-5511, International (812) 647-9794, or e-mail us at cumemservice@muccu.org.***

Finally, keep our contact information handy when you travel. It's also on our website at www.muccu.org.

Save Time, Use Us *Online!*

NO COST Credit Union Online Services:

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- Online E-Statements • Online Credit Card Management • Mobile Banking
- Perfect Teller Mobile App • www.muccu.org

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and APPLY TODAY!**

1.99% APR	2.49% APR	2.99% APR
48 Months	48 Months	48 Months
2015-2013	2012-2011	2010-2009
<i>Models</i>		

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