

IMPORTANT MEMBER NOTIFICATION

Attention MemberSource Members:

Effective May 1, 2008, overdraft notices, which are sent as a courtesy, will only be sent if you access your Overdraft Privilege on your MemberSource checking account.

Courtesy overdraft notices, which include standard NSF notices, are typically not received until several days after the overdraft has occurred which makes the information no longer timely. That's why MemberSource offers several ways for our members to gain access to this information more quickly and efficiently than by mail. In some cases, even the same day as the transaction occurred. Again, if you do not access your Overdraft Privilege but overdraw your account or have insufficient funds, you will not receive a notice.

However, the following options are available so you may have complete access to your account information:

MSCU Home Banking: Online banking is available 24/7. If you are not currently enrolled, simply log on to www.membersourcecu.org and get signed up today. Simply follow the instructions for first time users.

Touch Tone Teller: Banking by phone is also available 24/7 from any touch tone phone. If you haven't used this service, just contact our Member Service Center for a personalized PIN.

Mobile Banking: Our newest service allows you to check your accounts using your mobile phone with internet access. This service is available to any Home Banking user 24/7. Complete transfers, payments and more from your phone quicker than you can start up your computer! If you're not already using mobile banking, sign up through Home Banking today.

Member Service Center: Our friendly representatives are available to assist you with your account questions Monday – Friday, 9 am to 5 pm CST.

Branches: Visit any of our convenient branches for information on your account. To find the location nearest you, go to www.membersourcecu.org.

Account Statement: Monthly statements are provided to you either by mail or electronic versions. All of your account activity for the month is detailed in one simple document.

We value and appreciate your continued business with MemberSource. Should you have questions regarding notices, please contact us at **713.627.4000 or 800.877.8828**.