

ENTRY FORM

Please complete and return two copies of this form with your payment and electronic entry. (Entries may also be e-mailed to MichiganMarketingAwards@mcu.org.) This form is available online at www.mcu.org keyword: **MarketingAward**. **If you enter a piece in more than one category, make sure you complete the requirements and entry form for each category. Judges will not cross-reference pieces from one entry to another.**

General Information

Category:

- | | | |
|---|---|--|
| <input type="checkbox"/> 1. Business/SEG Development | <input type="checkbox"/> 6. Miscellaneous | <input type="checkbox"/> 11. Radio |
| <input type="checkbox"/> 2. Complete Campaign | <input type="checkbox"/> 7. Newsletters | <input type="checkbox"/> 12. Segmented Marketing |
| <input type="checkbox"/> 3. Direct Mail | <input type="checkbox"/> 8. Outdoor | <input type="checkbox"/> 13. Television Ad |
| <input type="checkbox"/> 4. Web Site Marketing | <input type="checkbox"/> 9. Point of Sale | |
| <input checked="" type="checkbox"/> 5. Membership Packets, Brochures, or Booklets | <input type="checkbox"/> 10. Print Ad | |

Title of Entry: MSUFCU SEG Packet

Credit Union Asset Category:

- | | |
|--|---|
| <input type="checkbox"/> Less than \$40 million | <input type="checkbox"/> \$75 million-\$150 million |
| <input type="checkbox"/> \$40 million-\$75 million | <input checked="" type="checkbox"/> \$150 million and above |

Credit Union to be Named on the Award (Please print exact way to appear on plaque, including upper and lower case):

Michigan State University Federal Credit Union

Mailing Address: 3777 West Road

City: East Lansing State: MI Zip: 48823

Name of Person Submitting Entry: April Clabes

Telephone: (517) 333-2254 Ext. _____ Fax: (517) 333-2253

E-mail: aclabes@msufcu.org

Agency (if applicable): _____

Objective: Informational packet about MSUFCU SEGs and application

Target Audience (Who are your members?): Businesses wishing to become SEGs

Market/Competitive Factors: _____

Total Costs: \$2670⁰⁰

Production Costs (writing, design, printing, recording, etc.): \$2,670⁰⁰

Placement Costs (media or mailing costs): Management distributes to select businesses

Results (if required)

For This Piece/Entry Only _____ For Complete Campaign _____

Marketing Goal (\$ or #): _____ Base Figure (\$ or #): _____

% of Marketing Goal: _____

PAYMENT FORM

Please submit your payment, two copies of each entry form, and electronic entry to the address below. (Electronic entry may also be sent to MichiganMarketingAwards@mcu.org.)

Entry Fee: \$75.00

Payments and Fees

Number of entries 11 @ \$75.00 each = \$ \$825⁰⁰

Payment must accompany the entry forms with check/share draft payable to the Michigan Credit Union League.

Mail to: Michigan Credit Union League

Attention: Karen Biestek

38695 W. Seven Mile Road, Suite 200

Livonia, MI 48152

Questions or Problems - Call Karen Biestek at 800-262-6285 x536 or e-mail at MichiganMarketingAwards@mcu.org.



Low loan rates and products to protect investments

MSUFCU's headquarters building was the first new construction LEED building in East Lansing

A LEEDer in the Community

Rae Gardner
Rae Gardner has made a positive impact on the community through her work in various roles and community projects.

In September 2006, MSUFCU's new headquarters building was the first new construction LEED building in East Lansing.

Just Some of What We Offer

- Savings Accounts**
A variety of plans. Federally insured accounts with yields that meet your needs.
- Individual Retirement Accounts (IRAs)**
Simple, with no required contributions and earnings that compound over time.
- Checking**
Traditional and Electronic Direct Deposit. Check deposit services.
- Auto / Motorpart / RV / Boat Loans**
Low interest rates. Loans for a variety of vehicles.
- Home Loans / Lines of Credit**
Approved lines of credit for one phase of home ownership.
- VISA Cards**
Locally managed. Low fees and rewards.
- ATM Service**
24-hour access to cash.

- Automatic Bill Payment**
Pay your bills electronically and never worry about late payments again.
- Green on the Go™ Mobile Banking**
Control your account in any internet compatible mobile phone. No "V-Charge" anywhere you have service.
- Seminars and Events**
Educational seminars and money management events.



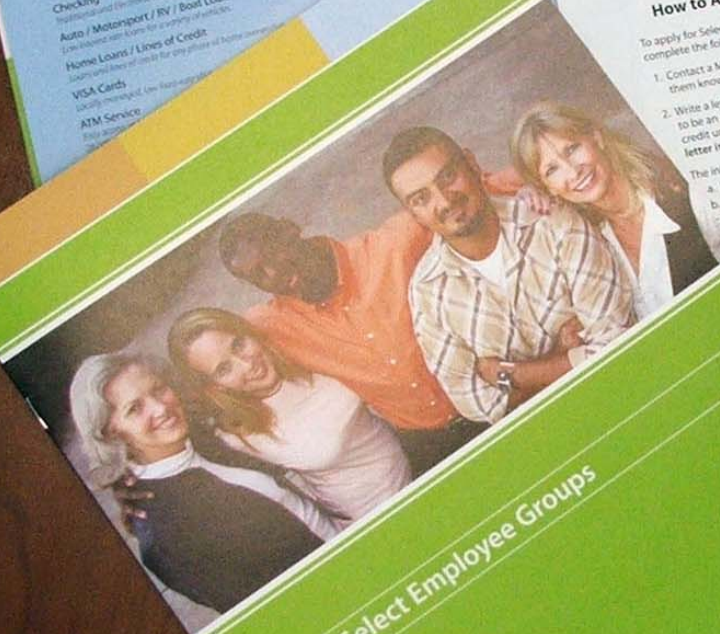
How to Apply for Select Employee Group Membership

To apply for Select Employee Group (SEG) membership at MSU Federal Credit Union, please complete the following:

- Contact a Member Services representative at (517) 333-2326 or (517) 664-4848 and let them know your company is interested in becoming a Select Employee Group.
- Write a letter addressing common bond (are you have in common with MSU), desire to be an MSUFCU Select Employee Group, and your company's ability to form its own credit union on your business company letterhead and submit to MSUFCU. **A sample letter is included that can be used as a template.**

The information needed for the letter includes:

- a. Name and address of your business
- b. Your business bylaws or other organizational documents
- c. Proposed charter wording to describe your business
- Notify MSUFCU if your business is in field of membership of another credit union
- Number of potential primary members
- Distance between the nearest MSUFCU branch and your business
- Address of nearest MSUFCU branch
- As well by the National Credit Union Administration (NCUA) and the MSUFCU. Directors your company becomes a SEG and may open a Business Account at MSUFCU. And, at that time your employees are able to start utilizing the services of MSUFCU by opening accounts of their own.
- Work with a designated person at your company to promote the benefits and services of the credit union.



Select Employee Groups



letter

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Select Employee Groups





**“ Becoming a member
at MSUFCU through
my employer was one
of the best decisions
I have ever made.”**

Why MSU Federal Credit Union?

Finding the right financial institution to partner with is a very important decision. You want to be sure that you are working with a trusted and stable institution that is capable of serving the financial needs of your employees. Having easy access to funds, direct deposit, and a variety of savings and loan options are just a few of the services your employees need from their financial institution. MSUFCU offers all of this and more.

MSU Federal Credit Union was started by a handful of Michigan State University professors in 1937. Since then, we have grown to be the largest university-based credit union in the world. We pride ourselves in the fact that we started with such humble beginnings. With the trust and backing of our membership we continue to grow; which gives us the ability to offer new products that fit our members' ever changing financial needs.

We also believe that giving back to the community is just as important as being a part of it. We have a long history of supporting community events and programs in the Mid-Michigan area that have helped many get through emotional and financial difficulties.

What makes MSUFCU a better financial decision?

Ownership - MSUFCU is owned by its members not investors.

Profit Distribution - Profits from MSUFCU are returned to members in the form of lower loan rates and higher dividends.

Fees - MSUFCU has lower and fewer fees.

Service - Members own the credit union and are treated with respect no matter their account level.



**Together we
can make this
partnership work**

How Can We Help Each Other?

MSUFCU is pleased that you are considering partnering with us and allowing us to be a premier provider of financial services for your employees. The following are suggestions that will help both parties ensure this new partnership is successful.

MSUFCU is able to provide your business and staff with:

- Exceptional member service
- Comprehensive financial services to your employees for every stage of their life
- Direct deposit and/or payroll deposit
- Continual communication to discuss how we can better serve your company
- Marketing and educational materials such as brochures, applications, payroll inserts, membership packets, and posters
- Available credit union staff for employee orientation and on-site visits to your business
- Educational articles on financial matters for your company publications

- Educational seminars on topics such as first time home buying, identity theft, money management, credit reports/history, etc.
- A link to the MSUFCU website from your company's intranet

How your company can help:

- Offer Direct Deposit and/or Payroll Deductions for your employees (if possible)
- Distribute MSUFCU welcome packets to all new employees
- Supply an employee as a credit union contact
- Assist in scheduling on-site MSUFCU presentations/visits
- Periodically include information about us in your company newsletter
- Participate in a company-wide membership drive for the initial roll out of credit union benefits
- Assist us in mailings to your employees

A wide variety of savings and loan options for every stage of life



Meeting the Needs of Your Employees

MSUFCU offers a variety of accounts and services. We have dedicated staff for member service, VISA cards, mortgages, loans, lines of credit, and business loans and accounts.

We answer to our members, not to shareholders, so we look out for their best interest. We offer top-notch service, competitive loan rates, and consistently higher dividend rates on savings and certificates.

We have programs that teach the benefits of money management to members from birth to adulthood. We have a Sweet Pea program

for children between 0-4 years old, Planet M for youth 5-12 years old, and a Go Teen program for teenagers from 13-17 years old. We also offer annual seminars for all age groups that teach a variety of financial topics. We do this because we believe the more you know about money, the better suited you are at managing what you have.

We also feature a Senior Class program that offers a variety of free services for members that are age 55 and older.





**Low loan rates and
products to protect
investments**

Just Some of What We Offer

Savings Accounts

A variety of safe, federally insured accounts that offer reliable returns.

Individual Retirement Accounts (IRAs)

Savings vehicle that allows contributions and earnings to accumulate tax-free.

Checking

Traditional and Electronic (debit card) checking accounts.

Auto / Motorsport / RV / Boat Loans

Low interest rate loans for a variety of vehicles.

Home Loans / Lines of Credit

Loans and lines of credit for any phase of home ownership.

VISA Cards

Locally managed, low fixed-rate VISA credit cards.

ATM Service

Easy access at 100 local MSUFCU machines and over 28,000 free ATMs on the CO-OP network nationwide.

Direct Deposit

Convenient way to simplify payday and eliminate the hassle of getting a check cashed.

ComputerLine

Account access 24/7 via a secure Internet connection that offers over 40 different transactions at your convenience.

Automatic Bill Payment

Pay your bills electronically and never worry about late payments again.

Green on the Go™ Mobile Banking

Conduct transactions on any internet-compatible mobile phone free-of-charge anywhere you have service.*

Seminars and Events

Educational seminars and events that feature topics such as money management, investments, etc.

Financial Planning

Comprehensive financial advice for all areas of your life.

Insurance

Home, Auto, and Recreational Vehicle insurance at special membership rates.

Shared Branching / Service Centers

With over 3,600 Shared Branch locations, 74 Service Centers in Michigan, and more than 2,400 additional Service Centers nationwide you are never far from a location you can walk into to service your account.

For a full overview of accounts and services available, visit us online at www.msufcu.org.

* Although MSUFCU does not charge any fees for the Green on the Go™ mobile banking service, connectivity access, or usage fees from your wireless provider may still apply. Contact your wireless service provider to determine if any fees will be assessed.

MSUFCU's headquarters building was the first new construction LEED building in East Lansing



A LEEDer in the Community

In September 2008, MSUFCU opened its newly constructed headquarters building. This building was constructed with strict guidelines to achieve a Silver LEED (Leadership in Energy and Environmental Design) Certification by the US Green Building Council. We are proud to say that it is a high-performance building that is environmentally responsible, economically profitable, and a healthier workplace.

Just a few of the features that the headquarters building incorporates:

Energy Efficiency

Over 75% of the building uses daylighting to reduce the need for electric lighting. Interior rooms use motion sensors or timed switches to turn off lights when rooms are unoccupied.

Water Conservation & Reduction Runoff

By incorporating innovative features such as rain sensors, flow meters, drip irrigation, and captured rainwater, the use of potable water is reduced by 69%.

Native & Drought-Tolerant Lawn Grasses

Drought tolerant grasses greatly reduce the need for irrigation where mowed lawn is preferred.

Rain Gardens

Rain gardens help reduce pollution caused by stormwater runoff. Water is collected and filtered naturally by plants in the rain garden.

Local & Regional Materials

Choosing local building materials eliminates unnecessary long-distance trucking and supports the local / regional economy.

Construction Waste Management

By recycling construction and demolition, the demand for raw materials is reduced and in turn reduces the environmental impacts associated with resource extraction.

We pride ourselves in continually raising the level of service to our members and our dedication to the community. The headquarters building is designed not only to help us provide the best service, but also to create a positive impact on the environment within our community.



MSU Federal Credit Union

Branch Locations:

Headquarters

3777 West Road
East Lansing, MI 48823

Crescent Branch

600 East Crescent Road
East Lansing, MI 48823

East Lansing Branch*

523 East Grand River
East Lansing, MI 48823

MSU Union Branch*

MSU Union Building, Suite 108
East Lansing, MI 48824

South Lansing Branch

200 East Jolly Road
Lansing, MI 48910

West Side Branch

653 Migaldi Lane
Lansing, MI 48917

Meridian Branch

1775 Central Park Drive
Okemos, MI 48864

Oakland University Branch*

3265 Five Points Drive
Auburn Hills, MI 48326

* Branch location does not offer drive-up service

Branch hours:

Monday - Thursday	9:00 am - 5:30 pm
Friday	9:00 am - 6:00 pm
Saturday	9:00 am - 3:00 pm

Drive-up Hours

Monday - Friday	7:00 am - 6:00 pm
Saturday	9:00 am - 3:00 pm

Member Services

Locally:	(517) 333-2424
Toll Free:	800-MSU-4-YOU (800-678-4968)

Member Services Hours:

Monday - Friday	7:00 am - 9:00 pm
Saturday	9:00 am - 3:00 pm



Federally insured
by the NCUA

Always available at www.msufcu.org or Green on the Go™ Mobile Banking



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1. Contact a Member Services representative at (517) 333-2326 or (517) 664-4848 and let them know your company is interested in becoming a Select Employee Group.
2. Write a letter addressing common bond (*area you have in common with MSU*), desire to be an MSUFCU Select Employee Group, and your company's inability to form its own credit union on your business' company letterhead and submit to MSUFCU. **A sample letter is included that can be used as a template.**

The information needed for the letter includes:

- a. Name and address of your business
 - b. Your business' bylaws or other organizational documents
 - c. Proposed charter wording to describe your business
 - d. Notify MSUFCU if your business is in field of membership of another credit union
 - e. Number of potential primary members
 - f. Distance between the nearest MSUFCU branch and your business
 - g. Address of nearest MSUFCU branch
3. Upon approval by the National Credit Union Administration (NCUA) and the MSUFCU Board of Directors your company becomes a SEG and may open a Business Account at the credit union. And, at that time your employees are able to start utilizing the services provided by MSUFCU by opening accounts of their own.
 4. MSUFCU will work with a designated person at your company to promote the benefits and services available at the credit union.

Select Employee Group Membership Information

Fill in the following information about your company. Submit this form, a copy of your company's bylaws or organizational documents, and application letter to:

SEG Membership
 c/o MSU Federal Credit Union
 3777 West Road
 East Lansing, MI 48823

Company Name		
Company Address		
City	State	ZIP
Company Representative (Name and Title)		Contact Phone
Membership Wording (i.e. Employees of ABC Co. in East Lansing, MI)		
My Organization is <input type="checkbox"/> Occupational <input type="checkbox"/> Associational <i>If Associational is selected, please include a copy of Association's Charter / Bylaws or equivalent organizational documentation</i>		
Number of Employees	Distance to MSUFCU	MSUFCU Branch Location (<i>listed below</i>)

 Representative's Signature

 Date

Branch Locations:

Headquarters

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 East Lansing, MI 48823

MSU Union Branch

MSU Union Building, Suite 108
 East Lansing, MI 48824

Meridian Branch

1775 Central Park Drive
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South Lansing Branch

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 Lansing, MI 48910

Oakland University Branch

3265 Five Points Drive
 Auburn Hills, MI 48326

East Lansing Branch

523 East Grand River
 East Lansing, MI 48823

West Side Branch

653 Migaldi Lane
 Lansing, MI 48917

Sample SEG Field of Membership Request Letter

(on your company's letterhead)

Please modify sections in parenthesis ()

MSU Federal Credit Union
Attn: Patrick McPharlin, CEO
3777 West Road
East Lansing, MI 48823

Mr. McPharlin,

(Company Name) would like to be added to the field of membership of MSU Federal Credit Union. (Company Name) operates a (Type of Business) located in (City), Michigan. Our company is not within the field of membership of any credit union and we are seeking credit union services for our employees. We share a special common bond with your credit union and the other employee groups and organizations already within your field of membership.

In addition to the bond our company shares with your field of membership we are attracted to the close proximity of the credit union to our offices. As you know, our company is located near service facilities of the credit union. We are located within a 25 mile radius of MSUFCU.

Our current total number of employees is (000). Formation of a separate credit union by our company is not feasible. We lack sufficient volunteers and resources to support the operation of our own credit union. As a result, we believe affiliation with MSUFCU will best meet the needs of (Company Name) and its employees.

We look forward to hearing from you on this matter. If you need any further information, please contact me.

Sincerely,

(Name)
(Title)
(Phone)