

Office Hours

Mon. - Thu. 9 am to 4 pm
Fri. 9 am to 5 pm

After hours appointments available

Drive Thru

Mon. and Wed. 9 am to 4:30 pm
Tue. and Thu. 8 am to 4:30 pm
Fri. 9 am to 5 pm

2012 Holiday Closings

Jan. 2 | New Year's
Jan. 16 | MLK Birthday
Feb. 20 | Presidents Day
May 28 | Memorial Day
July 4 | Fourth of July
Sept. 3 | Labor Day
Nov. 22 - 23 | Thanksgiving
Dec. 24 | Noon
Dec. 25 | Christmas
Dec. 31 | Noon
Jan. 1, 2013 | New Year's

Board of Directors

Carole Blair, *President*
Lynn Clark, *Vice President*
Geri Douglas Marshall, *Secretary*
Susan Savene, *Treasurer*

Directors

Annetta Provens
Daniel Glessner
Fran Desure
Becky Howell
Charles Wagner
Vacant

Audit Committee

Fran Desure
Ayesha Nurruddin
Charles Wagner

Volunteers for Board and Committees

Open to all members.
Serve on the board or audit committee.
We provide free training.
If you are interested, call
330.848.6066 x125.

Manager's Message

I hope that your family had a wonderful holiday season and you are able to look forward to this coming year. If you are looking for some new and challenging things to do in your life, I strongly encourage you to consider applying for a board position or serving on the supervisory audit committee. We offer free and convenient training, and just think how great this will look on your job resume. MedPro is owned by you, the membership, and member participation is crucial to our success.

I want to take a minute to discuss Identity Theft. Here are steps you can take to protect yourself:

1. Check your credit report yearly. You are eligible to view your credit report one time per year at all of the credit reporting agencies at no cost to you: www.annualcreditreport.com.
2. Be very careful giving out any confidential information over the phone. If you get a caller asking you for personal information, get a phone number and verify that number with a call back.
3. Cut up and close credit card accounts that you do not use.
4. Keep a photo copy of all your open accounts in a safe place in case your wallet is stolen. This way you will have the contact information and account numbers to act quickly.
5. Never say any personal information out loud in public settings. Write down your information and then shred it.
6. Don't throw away any mail that has credit card offers or your personal information on it. Keep a safe place in your home to store these items until you have time to shred them.
7. Invest in an inexpensive shredder for your home that shreds both directions to securely shred confidential information.
8. Set all your pin numbers/ passwords ones that you will remember and keep them confidential.
9. Keep all of your medical records in a safe place. This is an area that ID Theft has increased.
10. If you have minor children, you may want to run their credit report occasionally to insure no one has started using their information for fraudulent purposes.

I hope these ideas help you. Please feel free to contact me at any time.

Becky Howell

Manager, MedPro Federal Credit Union

SIT & SAVE

Used
Autos as
low as
3.9%*



Receive a FREE GAS CARD

when you come and sit with one of our loan representatives to review your credit cards and loan obligations to help you save money!!

PLUS, receive a \$10 CLOSING BONUS

deposited into your Christmas Club account to help you start saving for the holiday season!

We will go over your credit score and give you helpful tips on how to improve it!

MedPro
MasterCard
Fixed Rate
5.9%*

MEDPRO
FEDERAL CREDIT UNION

People Helping People

330-848-6066 x121

www.MedProFCU.com

**Offer subject to change without notice.*

**Qualified borrowers only. Rates subject to credit analysis.*

Free ATM Locations

We are pleased to offer MedPro-owned ATM machines surcharge free to serve you better!

Summa at City Hospital

Located in the ACH vending room.

This machine allows withdrawals in increments of five dollar bills.

Akron General

Located in the cafeteria. Full service machine! Features include cash withdrawals, deposits and purchase books of stamps.

Other Surcharge Free Locations Near You

The MoneyPass network offers thousands of surcharge free ATM's coast to coast located where you live, work and travel.



Buckeye State CU
197 E. Thornton, Akron

U.S. Bank*
195 South Main Street, Akron
1713 W. Exchange Street, Akron

Get Go Gas Stations

Valley Savings Bank
140 Portage Trail, Cuyahoga Falls

Home Savings Bank
183 Tallmadge Rd., Brimfield

Westfield Bank*
2635 W. Market Street, Fairlawn

Some PNC Banks

Sheetz Gas Stations

*Accepts deposits

It doesn't get better than surcharge free ATM access to over 17,000 ATM's nationwide. Need to find a MoneyPass ATM? Simply use the MoneyPass ATM locator APP from your iPhone or go to www.moneypass.com.

Direct Deposit

On Some Government Checks

People enrolling for federal government benefits, including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board, must receive them by direct deposit (or the government's Direct Express Debit MasterCard program). If you now receive paper checks for government benefits, you will be switched to direct deposit or the government debit card by March 1, 2013. Take control of your benefits today by signing up for direct deposit into your MedPro account. Contact a member service representative for details.

E-Statements are Here!

Please provide your email address for quick and easy statement delivery.

Night Drop

24 hour night drop is available on the left side of our front door. Please keep in mind that all deposits must be received before 8 am at the start of each business day to ensure prompt credit to your accounts.

Get Your Discount on Dell Computers

MedPro is a member of the Dell Member Purchase Program, and that means you're entitled to exclusive savings on select configurations of Dell laptops and desktops. Take advantage of complete systems and accessories at already terrific Dell Home Office prices.

Call or shop online:

1.866.257.4711

www.Dell.com/CUProgram

Member ID: GS105471105

Finance your computer at MedPro.

*Qualified borrowers. Rate "as low as" based on credit analysis. Cannot be combined with any other discounts or promotions.

As low as
5.0%*
for 24
months

Debit Card Rewards

Unlike many financial institutions that are increasing fees, we continue to offer the same low cost products to our members. To insure our continued great service and low cost, the Debit Rewards Program will be discontinued as of 2/1/2012.

Family Membership

Your membership entitles you to offer the same privilege to all of your family members. Keep it in the family with family membership.

2012 Scholarship

2012 Summit Chapter Scholarship is available. Contact the MedPro at 330.848.6066 x120 for more information.

Bill Pay and Home Banking Incentives

Did you know that if you have MedPro's online banking, you can view, transact and print copies of your cancelled checks 24/7? Our online banking site is encrypted with dual authentication for your account security.

Delivery Advantage Provides High Level of Security

New and improved information you should know about when you order new checks:

- Fully trackable delivery status at virtually any point in the delivery process
- Tracking number will be emailed to account holder's email address
- Tamper-evident poly-wrap packaging disguises contents, reducing theft
- Estimated delivery date provided with each order
- Delivery available to P.O. Boxes
- Sensitive account number and member information is protected
- Enhances the customer experience and expectation of meeting their needs
- Identity theft is a growing industry and customers place their confidence in MedPro and Harland Clarke to provide the best security options available
- Orders can be shipped via Delivery Advantage whether ordered at MedPro or online
- All orders are shipped via Delivery Advantage, thus eliminating confusion about delivery fees

Accel Financial Counseling Services



As a valued member and as a benefit of MedPro, you have free access to Accel, a comprehensive financial counseling and education program. Accel offers free, immediate and confidential financial counseling by phone appointment six days a week.

Your counselor will thoroughly assess your household income and expenses, areas for you to save and develop a customized budget and action plan for achieving your financial goals.

Click on our link at www.MedProFCU.com or call Accel directly at 1.877.33ACCEL (332.2235).

Warm the soles of kids



Our 11th annual "Warm the Soles of Kids" program is kicking off again this year. Between now and January 31 you can make a difference in the life of a boy or girl living in our area by stopping in our lobby to bring in a pair of new shoes or by returning this coupon with your check or authorization to make a deduction from your account.

I would like to make a contribution to the "Warm the Soles of Kids" Project.

I authorize you to transfer \$ _____ from account number _____

Member Signature: _____

Member Name (printed) _____

Enclosed is my check made payable to this credit union.

Sponsored by credit unions in Medina, Portage, Summit and Wayne Counties

Privacy Notice and Disclosure Statement

MedPro Federal Credit Union is owned by its members and run by a board of directors elected by you. You can be confident that your financial privacy is a top priority of this Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 330.848.6066.

MedPro collects nonpublic, personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Information we may obtain to verify the information you provide on applications and other forms, such as from current or past employees or other financial institutions where you conduct financial transactions

MedPro is committed to providing you with competitive products and services designed to meet your financial needs which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Each of these companies has been approved by the credit union's board of directors.

MedPro may disclose all of the information we collect as described above to other financial institutions with which we have joint marketing agreements.

MedPro may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions or protect the security of our financial records.

If you terminate your membership with MedPro Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

MedPro Federal Credit Union restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

While we work hard to protect your privacy, we ask that you remember it is also your responsibility to safeguard your financial information.

The privacy policies of MedPro Federal Credit Union disclosed above are effective as of March 1, 2001. MedPro reserves the right to change this policy at any time. The statement and policies outlined here are not intended to and do not create any contractual or other legal rights in or on behalf of any party.



MedPro member service representatives enjoy a spooktacular Halloween.

