



2024: YOUR YEAR OF FINANCIAL EMPOWERMENT

Financial freedom is not merely about accumulating wealth; it's about gaining control over your finances, reducing stress, and creating a life of choices and opportunities!

Here's how we help with a 3-part approach:

- We work to INCREASE your credit score.
- We work to LOWER your current monthly payment amounts.
- We work to **ELIMINATE** high interest credit cards and balances.

GET A FREE CREDIT SCORE ANALYSIS TODAY!



SCAN THE QR CODE FOR MORE INFORMATION & TO GET STARTED!







Our Annual Meeting will be held on

TUESDAY, APRIL 23, 2024!!

Join us for a fun day of food, fun, voting on 2024 board positions, reviewing MPD Community Credit Union's financial statements from 2023, giveaways, and more!!

*SEE PAGE 2 FOR MORE INFORMATION ON APPLYING FOR OPEN BOARD POSITIONS.



Financial

2024 GOALS

1. Maximize Credit Score

3. Experience Financial Freedom

Community

2. Consolidate Debt

Freedom

Our member, Chris W, came to the credit union during a fall credit card promotion- we featured a reduced promotional balance transfer rate of 5.99% APR*.

We were able to open and transfer the balance of a highinterest credit card with a high repayment plan to our MPDCU classic card. In doing so, MPDCU with be saving our member an estimated \$34,669.00 in INTEREST overall!

Outcome Overall

- -Interest rate went from 20.4% APR --> 5.99% APR*
- -Lifetime savings impact: \$17,334.75
- -**Total savings over the life of this loan product: \$34,6669.50

*APR= Annual Percentage Rate

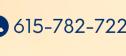
** Total interest on credit card balances if minimum payment made over 10 years @24.99% average interest rate.



















ANNUAL MEETING (CONTINUED)

For those of you new to MPDCCU, the purpose of our annual meeting is for members to review annual statements and vote on MPDCCU board positions. To show our appreciation, the credit union will be offering each member: Member appreciation gifts, door prize entries, and a chance to enter our cash prize drawing.

In accordance with our bylaws, three term board positions expire at our annual meeting. As part of the election process, a nominating committee has been approved to nominate eligible individuals to fill the board seats becoming vacant.

If you are interested in seeking election to the MPD Community Credit Union Board of Directors, you must apply in writing to the nominating committee for nomination, and your request must show the following qualifications:

- Possess areas of knowledge, experience, or interest pertinent to MPD Community Credit Union's future.
- Has a good credit standing with no criminal convictions.
- Has been a member of this credit union for at least two years, or has previously served in an official capacity at the credit union.
- Willingness to accept the responsibilities of an elected or appointed official.
- Ability to act independently and objectively regardless of external relationships with other directors and employees.
- Is not an employee of this or a competing financial institution.
- Has not been a manager of this credit union 60 months prior to Election Day.

Members who apply to the committee for nomination but are not nominated will be notified in writing by the committee chair within 10 days of the application closing date of 1/31/24. If only three members apply and are nominated, then those members will be elected by acclamation at the business meeting.

The nominating committee consists of: Misty Hobbs, Second Vice Chairman, John Boese, Supervisory Committee, and Kelly Demonbreun, Executive Vice President of MPD Community Credit Union.

Please send nominations for the open board position to mpdcu@mpdcu.org



Please be sure that your member information is current and up to date. This includes your phone number(s), address, and email address, etc. This is for your financial safety and convenience if we need to contact you regarding your account.



PLEASE NOTE:
INFORMATION REGARDING
YOUR 1099 WILL BE MAILED
BY THE END OF JANUARY

SCHEDULED CLOSURES

IN OBSERVATION OF THE UPCOMING HOLIDAYS, MPDCCU, INCLUDING DRIVE-THRU SERVICES WILL BE CLOSED ON THE FOLLOWING DATES:

MARTIN LUTHER KING, JR. DAY

PRESIDENT'S DAY

SATURDAY, JANUARY 13TH, 2024 MONDAY, JANUARY 15TH, 2024 SATURDAY, FEBRUARY 17TH, 2024 MONDAY, FEBRUARY 19TH, 2024

Employee Spotlight: Christel

Christel has been with MPD Community since May 2016.

When asked what her biggest accomplishment regarding members, Christel states: "I would say that it was the implementation of the Secure Rewards Program where our members are given the opportunity to enroll in credit monitoring and password protection and comes with several other perks that normal checking accounts wouldn't typically have". Christel loves being able to assist members by improving their financial well-being and assisting members reach their goals.

Her favorite thing about MPDCCU is the relationships between her co-workers and upper management and states "the CEO and the EVP are the BEST bosses to work for!" ... we couldn't agree more!

FUN FACT: Christel LOVES Harry Potter and all of the animals!! She'd legit own a zoo if she could!











LOBBY HOURS

Mon-Wed: 7:30am- 4:00pm Thurs: 8:30am-4:00pm Friday: 7:30am-4:00pm

DRIVE THRU HOURS

Mon-Wed: 7:30am- 4:15pm Thurs: 8:30am-4:15pm

Friday: 7:30am-4:30pm Saturday: 9am-12pm







Serving those who live, work, worship, attend school, conduct

business, or are a direct family member of a primary account

holder in Davidson

County, TN



