The right loans for your life

Sometimes, you have a greater need for something than you have money to pay for it. When that happens, MemberSource is here to help you through.

When life happens with its little surprises a blown engine, a busted water heater, a broken tooth—it can put a strain on your family budget. A MemberSource loan can help.

When you need a new house, or a new car, a MemberSource loan is the right choice.

When milestone events happen, such as college or weddings, a MemberSource loan can be right there, by your side.

Whatever your need, MemberSource can help you find the right loan.

MemberSource Locations

Westchase Office

10100 Richmond Ave. Houston, Texas 77042

Lobby Hours:

 $M - \dot{F}$, 9:00 am - 5:00 pm Sat, 9:00 am - 1:00 pm

Drive-Thru:

M - F, 8:00 am - 6:00 pm Sat, 9:00 am - 1:00 pm

Sugar Land Office

16535 Lexington Blvd Ste 145 Sugar Land, Texas 77479

Lobby Hours:

M - F, 9:00 am - 6:00 pm Sat, 9:00 am - 1:00 pm

The Woodlands Office

1201 Lake Robbins Drive The Woodlands, Texas 77380 (1st floor of the Anadarko Tower)

Lobby Hours:

M - F, 8:00 am - 3:30 pm

Member Service Center

www.membersourcecu.org

713/627-4000 800/877-8828 Fax 713/244-3300

Hours:

M - F, 9:00 am - 5:00 pm

24-Hour Touchtone Teller

713/627-4000 800/877-8828

> For nationwide Service Center locations visit www.co-opsharedbranch.org.

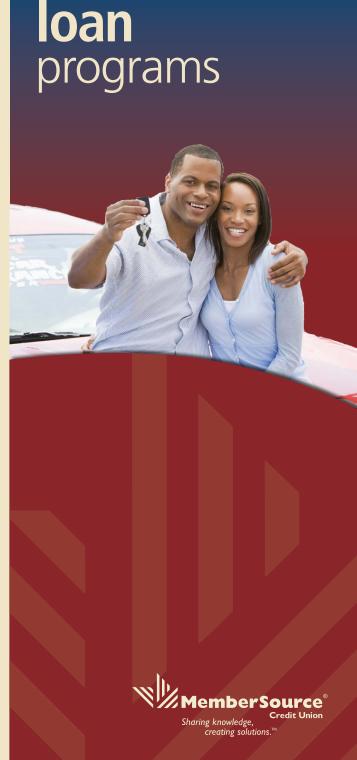




Federally Insured by NCUA.



10100 Richmond Ave. Houston, TX 77042 www.membersourcecu.org



The right source for loans

You can find a loan almost anywhere. But to find the right loan, you'll look to MemberSource. Why is a MemberSource loan the right loan?

- Low rates. As a credit union, we can offer lower rates than most financial institutions.
- Flexible terms. We know everyone is different, so our loans are flexible enough to help you find one that's just right for your life and your budget
- Personal service. We have the experience to help you select the right loan
- Fast, easy application. Apply online, in person or by phone—you'll get an answer fast!



Vehicle loans to keep you moving

New and used autos. A MemberSource vehicle loan is the right way to keep moving. We offer low fixed rates, and up to 100% financing, plus terms on new and used cars up to 72 months.

Boat, RV and motorcycle loans. Looking for some fun? A low-rate MemberSource loan can make your fun affordable. Borrow up to 100% of the value of your new vehicle, and extend the term to as much as 144 months on boats and RVs.

Home loans for better living

Mortgages. Your home is a major investment, but your home loan is just as important. We offer a wide range of mortgages, and we share our knowledge to help you select the right one.

Home equity and home improvement. You can use the equity in your home to either improve your home or improve your life through a big purchase such as a wedding or vacation. Plus, the interest may be tax deductible (consult your tax advisor).

Credit cards for your convenience

Visa®. Whatever you need a credit card for we have your solution. Whether you want a card for convenience or as a way to stretch your budget when you need it, a Visa from MemberSource is the right addition to your wallet. We offer Classic, Gold and Platinum credit cards, each with benefits and perks to help you make the most of your opportunities.

Personal loans for peace of mind

Debt consolidation loans. If you're paying too much on too many loans, a MemberSource debt consolidation loan may help. The single monthly payment can be lower than the combined payments on your other loans.

▶ RightChoice to get multiple loans under control

Savings or certificate-secured loans. Borrow at the lowest rates we offer by using your savings or certificate account as collateral.

 RightChoice for making a big purchase without depleting savings or certificate balances

Personal loan. Borrow up to \$20,000 for almost any need—no collateral needed—on just your good name and credit history.

▶ RightChoice for an unexpected need.

Line of Credit, Prime Plus Line of Credit. Money that is waiting for you to borrow. Get accepted for a credit line, then just borrow what you need, when you need it.

▶ RightChoice for emergency cash or to bridge between paychecks.

The right way to apply!

Find your need, then find the right MemberSource loan to help you fulfill it. To apply, or for more information visit any branch, click to www.membersourcecu.org, or call 713-627-4000 or 800-877-8828.

