

JOIN US IN GOING GREEN

Although winter is here, the staff at Moonlight is “thinking green.” We all want to do our part to protect our environment, and our staff has come up with a few ways you can join us.

Free on line banking. Sign up for on-line banking and receive your statements electronically. You can save your statements to your computer rather than printing them.

Free on line bill pay. Looking to save money? Of course you are! Sign up for our free on line bill pay and cut back on your postage costs.

Now your VISA credit card statements can be sent to your e-mail. Once you log on to ezcardinfo.com, it's as easy as 1-2-3!

- 1 – Click on Statements
- 2 – Click on delivery options
- 3 – Change to paperless statements

Sign up before February 28th and receive some GREEN! A \$5.00 credit will be applied to your VISA bill!

Once you have received your statements electronically for three consecutive months, you will receive a \$5.00 credit on your VISA bill! Our way of saying “thank you” for helping us save the environment. Call for details!



MCU's COIN MACHINE (for members only)

Tired of rolling your coin? Bring your unrolled coin and our machine will count it for you. No wrapping, no fuss, no fees. Proceeds will be deposited to your account to begin earning interest.

MOONLIGHT CREDIT UNION Funds Transfer Agreement and Notice Regulation J UCC – Uniform Commercial Code – ARTICLE 4A

This Credit Union is Federally Insured by
The National Credit Union Administration.
Disclosure-054 (Last Revised: 12/11/07)

The State of Pennsylvania has adopted as law Article 4A of the Uniform Commercial Code and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J. This law and regulation cover the movement of funds by means of wire transfers, automated clearinghouse (ACH) credits and some book-transfers on the Credit Union's records.

The law is intended to establish a comprehensive legal framework covering the duties, responsibilities and liabilities of all parties involved in a funds transfer. This agreement contains several notices that we are required to provide to you as well as establish other terms of agreement that will apply to all funds transfers involving you and the Credit Union. USING THE CREDIT UNION TO SEND OR RECEIVE FUNDS TRANSFERS SHALL CONSTITUTE YOUR ACCEPTANCE OF THESE TERMS OF AGREEMENT.

To the extent that the terms contained in this agreement are different than those in any other agreement or terms of account, this agreement shall control and be deemed to modify such other agreements or terms of account.

1. This AGREEMENT and NOTICE applies to funds transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of the Regulation J of the Board of Governors of the Federal Reserve System.
2. The Credit Union may establish or change cut-off times for the receipt and processing of funds transfers requests, amendments, or cancellations. Unless other times are posted for various types of funds transfers, the cut-off times will be 1:00 p.m. on each weekday that the Credit Union is open which is not a holiday. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next funds transfer business day and processed accordingly.
3. The Credit Union may charge your account for the amount of any funds transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.
4. The Credit Union may establish, from time to time, security procedures to verify the authenticity of payment order(s) issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using the Credit Union's security procedure.

5. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.
6. If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying or account number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the Credit Union if the funds transfer is completed on the basis of the identification number you provided the Credit Union.
7. If you give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person than the named bank. This means that you will be responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number you provided.
8. The Credit Union may give you credit for Automated Clearing House (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to a refund from you for the amount credited to you in connection with the ACH entry. This means that the Credit Union may provide you with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on your account and you will be liable to repay the Credit Union.
9. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipts of ACH items in the periodic statements that we provide.
10. If the Credit Union receives a funds transfer for you or for other persons authorized to have access to your account, the Credit Union will provide you with notification of the receipt of all funds transfers by including such items in the periodic statements which we provide. You may, of course, inquire, between receipts of periodic statements whether or not a specific funds transfer has been received.
11. If the Credit Union becomes obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the funds transfer was made.

WE HAVE \$\$\$ TO LEND!!!

APPLYING FOR A LOAN HAS NEVER BEEN EASIER.
STOP IN OR CALL TODAY AND CHECK OUT OUR
GREAT RATES.

NEW AND USED AUTO LOANS, MOTORCYCLE AND
RV LOANS.....SHARE SECURED
LOANS....PERSONAL LOANS....WE CAN HELP WITH
ALL OF YOUR FINANCING NEEDS.

AND, DON'T FORGET ABOUT OUR VISA CARD!
FIXED RATE OF 10.9% AND NO ANNUAL FEE.

**WATCH OUR WEB PAGE FOR
UPCOMING PROMOTIONS!**

Important IRS NOTICE:

1099's and 1098's are being mailed separately again this year. You will receive a notice if you earned a minimum of \$10 in dividends and/or paid more than \$600 interest on a real estate loan. These figures are also available on the last page of your December account statement.

Our Deepest Sympathies...

The staff would like to extend our sympathy to our members who have recently lost a loved one and the families of those members who have recently passed away: Marlene Ellenberger, Patricia Ebbitt, Violet Long, Viola Bowser, Marian Claypoole, Frederick Hindman and Wade Smith.

You are in our thoughts and prayers.

Holiday Closings

Monday, January 2nd - Closed
Monday, January 16th - Closed
Monday, February 20th - Closed



Why Throw Away Your Money? Save with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Moonlight Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off** *most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

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