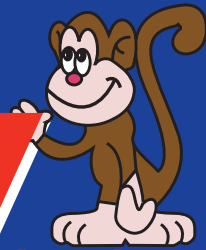


April 2009 Monkey Business



The Magic of Saving

April 19-25, 2009 is National Credit Union Youth Week!

That's when we celebrate you and thank you for being a member!

Did you know that as a Kids Club member if you have at least \$100 you can invest that money into a Certificate of Deposit, or also called a CD? A CD will pay you higher interest than your regular share and it's guaranteed! By saving and investing money at your age you will be headed on the right financial path!

Talk to your parents to see if a CD would be the right financial choice for you. Log on to mfcu.net to find the current rates and terms.

Come into either of our branches during National Credit Union Youth Week for a free gift!



Plan Ahead

If you have your own money, how can you decide what to spend it on? First, you can look at how much money you have. Then you can make a plan about what to do with it. Adults make a plan, too. They call their plan a **budget**.

Making a Money Plan

To plan what to do with your money, take a look at how much you have. Let's say that you have \$100.00. You might decide to:

- Put \$30 aside for your family's vacation in three weeks (A vacation is something you want.)
- Put \$50 in your savings account
- Spend the last \$20 on some school lunches (Food is something you need.)

When you plan, you can see if you're making good choices about using your money. You can ask yourself if you're saving enough or if you're spending too much on things that you don't really need.

Your Parents' Money Plan

Ask your parents about their plan, or budget, for spending their money. They will probably tell you that they use some of their money to pay for many things you **need**, such as:

- Your house or apartment
- Food
- Clothes and shoes

Your parents also buy some things that they want and you **want**. Some of those things include:

- Toys, bikes, and games
- Vacations
- Candy, pop, and other snacks

5th Annual Begin to Swim Underwater Adventure

At the Midland Community Center

April 6-10, 2009

Calling all four to twelve year olds with no prior swim experience. Here is your opportunity to learn the basic swimming skills that you can use the rest of your life for FREE.

Each participant will be given a certificate of achievement and a T-Shirt at the awards ceremony.

Have your parents call 989.832.7937, ext. 2280 for registration.



Attention: Please see enclosed privacy brochure

Members wishing to opt out of Members First Credit Union's marketing agreements with any third party solicitation must inform the credit union of your desire to do so. A privacy brochure is included with your statement providing further information. To inform us, sign the back of the brochure and either mail, fax, or bring it in to either office. If signed in prior years, there is no need to sign again.

GLOSSARY

Budget - (noun) a plan for the coordination of income and expenses; (verb) to plan or provide for the use of in detail-to plan how to save and spend your money.

Expense - (noun) something paid-usually money-to get a benefit or bring about a result; a financial burden

Current Rates

Our Board of Directors has announced the following 1st quarter regular shares dividend paid on March 31, 2009:

.75% Dividend Rate

.75% APY (annual percentage yield)

Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.



Mailing Address

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989.835.5100 Fax: 989.835.5202
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989.835.5100

Toll Free: 1.888.835.5151
Fax: 989.631.6860

First Call

989.631.3161
Toll Free: 1.800.767.6227

Office Hours

Monday & Tuesday
8 a.m. - 5 p.m.

Wednesday
9 a.m. - 5 p.m.

Thursday & Friday
8 a.m. - 5 p.m. (Lobby)
8 a.m. - 5:30 p.m. (Drive-Up)

Saturday
9 a.m. - Noon (Drive-Up)

Board of Directors

Diane Bechtel
Elizabeth Christiansen
Robert Cooper
Terry Graf
Larry Sherwood
David Thompson
George Yost

Supervisory Committee

Donald Boyer
Greg Crawford
Joe Kreusch

Our Supervisory Committee can be reached at:

P.O. Box 0454
Midland, MI 48640-0454