

Business Edition

Which Business Services will you benefit from?

As you plan and make changes for the New Year, don't forget to consider your business financial needs. Members First Credit Union offers a variety of business services that are designed to save you both time and money.

Business Checking Accounts –

- **Smart Business Checking** – Requires no minimum balance and no maintenance fees to provide you peace of mind.
- **Premier Business Checking** – Make money by earning a higher rate of interest for the funds that you have in your account on balances of \$500 or more.

TermNet Merchant Services – A payment processing solution that allows you to accept credit and debit cards resulting in:

- Improved cash flow
- Potential for increased sales
- Greater likelihood of moving big-ticket items
- Automatic currency conversion

Members First Business Solutions – We offer our business members the opportunity to focus on what makes you money, not what costs you money. Redirect your employees to focus on improving productivity and boosting your bottom line.

What can Members First Business Solutions do for you?

Payroll and Tax Processing

- Checks and Direct Deposit
- All tax and payroll forms and filing
- Benefits Coordination
- 401k Administration
- New Hire Processing
- Claims Management
- Unemployment
- COBRA Administration

Human Resource Management

- Governmental and Regulatory Compliance
- Customized Handbook & Job Description
- Workers' Compensation Administration
- Consultation on Hiring Discipline & Termination
- Employee Dispute Resolution
- Workplace Investigations and Audits
- Certified Human Resource Professionals
- Employee Record Management



Group Benefits

- Group Health Care Plans – Health Savings Account (HSA), Flexible Spending Account (FSA), Traditional PPO /HMO/POS Plans, Health Reimbursement Arrangement (HRA), Vision and Dental Insurance
- Long & Short Term Disability, Life/AD&D Insurance

Retirement Plans and Risk Management Solutions

Business Lending – You will benefit from our low loan rates, a wide range of lending products and exceptional member service.

We offer:

- Equipment and Vehicle Financing
- Commercial Real Estate
 - Rental Properties
 - Office Buildings
 - Industrial Properties
 - Apartment Houses
 - Office/Warehouse Properties
 - Retail Properties
- Secured Lines of Credit up to \$100,000
- VISA® Business Credit Card up to \$25,000

ACHieve Online – This system allows you the ability to offer direct deposit for your employees.

If you have not already started taking advantage of these services for your business and would like to, call Meleah at 633.1260 or logon to mfcu.net.





MEMBERS FIRST CREDIT UNION

Business VISA® Credit Card

Are you looking for a business credit card that offers a low interest rate, no annual fee, and also earns ScoreCard Rewards? Our business VISA offers rates as low as 9.90%, no annual fee, 25 day grace period, no balance transfer fees, and bonus points that can be redeemed for brand-name merchandise and travel rewards. Find out how our Business Visa Credit Card can make a positive difference for you.



Call us at 888.835.5151, stop by either of our locations, or go online at mfcu.net to apply.

Notice to Business Account Members Regarding Unlawful Internet Gambling

This notice is to inform you that transactions that are restricted under the Unlawful Internet Gambling Enforcement Act are prohibited and should not be processed through your account at Members First Credit Union.

Lunch and Learn Program

We offer **FREE** Financial Education for your employees. This education includes a presentation, as well as snacks and can be done during a staff meeting, safety week, lunch time, or whenever it is convenient for you. The presentation can be done at your place of business or at the credit union. We offer education on areas such as: Budgeting, Credit, Identity Theft, Financial Survival and more. To set up your free financial education seminar, call Meleah at 633.1260.



74th Annual Meeting

Date: March 9, 2010 • Time: 4:00 p.m.

Location: Barstow Shippo Wing of the Midland Community Center

Two board members are up for re-election; Terry Graf and Robert Cooper. One supervisory committee member is running for re-election; Donald Boyer. Join us at the annual meeting to cast your vote. Primary members ages 18 and older are able to cast a ballot. Other nominations of members of voting age (18) may be made in writing over the signature of one hundred (100) members of voting age on nomination forms available at the credit union. The form needs to be submitted to Eric Brubaker, President/CEO by January 26, 2010.

We hope you can join us for the informative meeting complete with refreshments and prizes!

4th Quarter Dividends

Our Board of Directors has announced the following 4th quarter regular shares dividend paid on December 31, 2009:

.50% Dividend Rate • .50% 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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Toll Free: 1.888.835.5151

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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