

Business Edition

Business Services

Have you asked yourself the question:

“What benefits am I looking for when it comes to my Business Account?”

You may be thinking:

- Am I looking for a business checking account with no minimum balance or one that will earn interest on my balances?
- A low rate business VISA card with no annual fee?
- A variety of business lending options to choose from?
- Someone who can help me with my Payroll and Human Resource Management?
- Someone that can help me provide more benefits for my employees?
- An affordable merchant services program that allows me the convenience to accept credit and debit cards?

Whatever your business needs may be; Members First Credit Union offers the financial solutions that you are looking for. Find out how we can Make a Positive Difference for your business! Call Meleah Retzloff at 989-633-1260 or check us out online at mfcu.net.



Credit Union Advantage

Credit Unions have a unique philosophy of “People Helping People”.

Credit Unions are not-for-profit financial institutions that give back to their members through higher savings rates and lower loan rates. Credit unions are owned by their members who get one vote and an equal say in how the credit union is run. Our board of directors volunteer their time to help make decisions that are in the best interest of the credit union and the members who belong to it.

In addition to your personal financial needs, did you know that your credit union now offers a full line of business services that you can now take advantage of?

Which business services will you benefit from?

- Business Checking Account
- Business Lending
- Merchant Services
- Members First Business Solutions
- Members First Credit Union Business VISA Card
- Employee Benefits

Let us know how we can benefit your business with our line of business services designed to save you time, money, and provide you peace of mind.

Call us at 989-835-5100, visit us online at mfcu.net or at one of our two locations to see how we can Make a Positive Difference in your life!





MEMBERS FIRST CREDIT UNION

Business Solutions

Increase Your Sales With Merchant Services!

Would you like to save money on your electronic payment processing or never thought you could afford to offer this convenience to your customers? Members First Credit Union has partnered with TermNet Merchant Services to help you save money and provide convenience to your business. TermNet Merchant Services also provides excellent service and technical support for our business members. To learn how you can benefit from our merchant services program, call Meleah Retzloff at 989-633-1260 or mretzloff@mfcu.net.

ACHieve Online

Are your employees asking you for Direct Deposit? If so, now you can with our easy and secure ACHieve Online system that allows you to input your employees' payroll information that will automatically direct their paycheck right in to their account. It's affordable and easy to sign up. Call us at 989-835-5100 for more information.

Lunch and Learn Program

Take advantage of our **FREE** Lunch and Learn Program! We offer free financial education seminars whenever it is convenient for you and your employees. If you would like to teach your employees how to budget better, increase

and maintain their credit scores, fight identity theft, or survive financially during these economic times, contact Meleah Retzloff at 989.633.1260 or mretzloff@mfcu.net or log on to mfcu.net.



3rd Quarter Dividends

Our Board of Directors has announced the following 3rd quarter regular shares dividend paid on September 30, 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.

Notice to Our Members

As of November 9, 2009 Members First Credit Union will begin charging a \$35 fee for account garnishments, levies, and escheats. As always, we have ensured that this fee is competitive and is being put into place to ensure that credit union expenses are kept at a minimum.

Mailing Address

P.O. Box 2165
Midland MI 48641-2165

Main Office

600 W. Wackerly Street
989.835.5100 Fax: 989.835.5202
Loan Fax: 989.837.1506
Toll Free: 1.888.835.5151

Branch Office

400 Dartmouth Drive
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 Kreuzsch

Our Supervisory Committee can be reached at:

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