

# Business Edition

## Business Lending

## Merchant Services

### Are you interested in buying commercial real estate or applying for a business or equipment loan?

Members First Credit Union has the money to lend to community businesses like yours. We offer commercial mortgage loans at very competitive rates that may help make buying or building the business of your dreams a reality. We would love to find out how we can make a positive difference for you and your business. With our experienced lending staff and personal member service, let us show you how we can benefit your business. With many "traditional lenders" cutting back or ending relationships with small business owners, now is the time to see how your credit union will apply our traditional high standards of member service to our local business community.

#### Our Business Lending options include:

- Equipment and Vehicle Financing
- Secured Lines of Credit
- Commercial Real Estate Loans
  - Rental Properties
  - Medical Office Buildings
  - Commercial Properties
  - Apartment Houses
  - Office/Warehouse Properties
  - Light Industrial Properties

#### Which lending option will you choose?

Check out our website at [mfcu.net](http://mfcu.net) or contact Susen in our lending department at 989-835-5100 ext. 1316 for more information.



### Are you looking to add merchant services to your business or change your existing provider?

Members First Credit Union has partnered with Total Merchant Services (TMS) to offer you a low cost merchant services provider that also provides FREE equipment for your business.

#### Total Merchant Services will allow you to accept:

- Visa, MasterCard, American Express, Discover, Diner's Card, and Debit Cards
- Electronic Check Guarantee
- Gift & Loyalty Cards
- Internet Payment Capture

TMS will save your business time and money while being able to provide a service that your customers will use and appreciate.

If you would like to learn more or find out how TMS compares to your current merchant services provider, call us at 888.835.5151 or contact our TMS Business Consultant, Brian Yelder at 888.876.7666 or [brianyelder@gmail.com](mailto:brianyelder@gmail.com).





MEMBERS FIRST CREDIT UNION

## Members First Business Solutions

### Are you interested in finding out how we can save your business time and money?

Let us save you **time** and stress by assisting you with your payroll administration and human resource management while saving you **money** on your state unemployment and workers' compensation costs. Members First Credit Union has partnered with Work Life Financial out of Troy, MI to offer you solutions to help you run your business effectively so that you can focus on the areas of your business that actually make you money! **Call us at 989.633.1260 to schedule your free consultation.**

## Lunch and Learn Program

**Are you taking advantage of our Lunch and Learn Program?** Members First Credit Union offers a FREE Lunch and Learn Program that provides your employees financial education seminars on various topics. They can be done during a staff meeting, lunch hour, or safety week program. These seminars are a great way to enhance your employee benefit package while providing the right education and tools to help them become financially successful. To learn more, contact Meleah Retzloff at 989.633.1260 or mretzloff@mfcu.net or log on to mfcu.net.

## Business Services

### Members First Credit Union can accommodate all of your business financial needs

#### Our selection of business services include:

- Business Checking
- Merchant Services
- Members First Business Solutions
- Business Lending
- Business VISA® Credit Cards

How can we **Make a Positive Difference** for your business? Call us at 888.835.5151 or log on to mfcu.net to learn more.

### 1st quarter dividend paid March 31, 2009

Our Board of Directors has announced the following 1st quarter business shares dividend:

.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.

### 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.

#### 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 Kreusch

#### Our Supervisory Committee can be reached at:

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