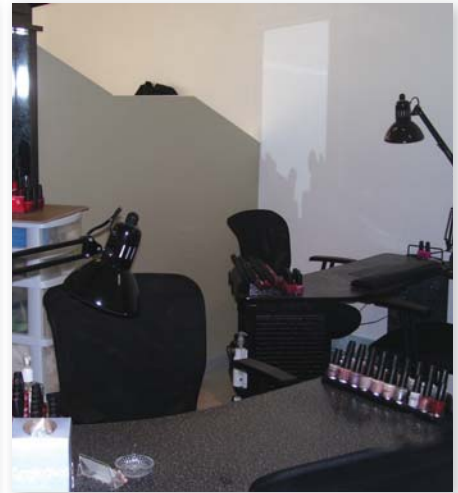


Business Edition

Business Member Spotlight



Angles Hair Salon

712 Cambridge Street in Midland • 989.839.2289

Angles Hair Salon is a full service salon that can help you with all of your hair and nail styling needs. Gaila Thornton opened her salon to the Midland community in late 2002. During the past 7+ years, she has acquired a great team of stylists. There are currently 8 Hair Stylists and 2 Nail Technicians. They also carry a full line of styling products to meet your individual needs.

"Angles Hair Salon would like to thank Members First Credit Union for their support and kindness they have provided to us. They have answered a lot of questions, provided us the ability to accept our clients credit and debit cards, the ability to easily manage our business accounts, and helped us with our business lending needs." – Gaila Thornton, Owner/Stylist at Angles Hair Salon.

Angles Hair Salon would like to take this opportunity to say, "Thank you to all of our clients, since you are the ones that make us the great hair salon that we are today," says Gaila. "I would also like to thank my husband, Dan, for all of the support and help he provides for our salon."

If you are looking for a new stylist, a new look, or would just like to spoil yourself, Angles Hair Salon has what you're looking for. Gaila and her team of experts are dedicated to their clientele and offering the quality and service you deserve.

Are you taking full advantage of our business services to benefit your business (like Angles Hair Salon does)?

M F C U B U S I N E S S M E M B E R S P O T L I G H T



MEMBERS FIRST CREDIT UNION

Merchant Services

Members First Credit Union has partnered with TermNet Merchant Services, Inc. to offer merchant services to our business members. TermNet Merchant Services, Inc. has been in business for 22 years and serves as a full service industry leader in electronic payment processing. They serve a wide range of businesses throughout the United States and they are successful in providing cost-efficient services along with quality customer service. Our TermNet Representative is always happy and willing to talk to businesses to see how he can save them money.



If you think you are paying too much for your merchant services or would like to add this convenience to your business, call Meleah at 989-633-1260 to receive your free quote.



Business Lending

Members First Credit Union is excited to offer business lending options for your business. Whether you are an established business or just starting out, we are here to help you strive in expanding your business. We have the funds available and the knowledge of experienced loan officers to help you with the process of purchasing a new building or securing real estate to utilize a Line of Credit.

A Secured Line of Credit can provide the flexibility and peace of mind that you desire in having your business run smoothly. We look forward to meeting with you to discuss the benefits that a Secured Line of Credit offers along with the advantages of utilizing the equity in your real estate.

We understand that your business is important to you. Members First Credit Union is committed to helping you succeed and working with you to ensure that together we are Making a Positive Difference in our community.

Check out our website at mfcu.net or contact Susen in our lending department at 989-835-5100 ext. 1316 for more information.

Attention: Please see enclosed privacy form

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 form is included with your statement providing further information. To inform us, sign the tear-off portion of the form and either mail, fax, or bring it in to any office. If signed in prior years, there is no need to sign again.

1st Quarter Dividends

Our Board of Directors has announced the following 1st quarter regular shares dividend paid on March 31, 2010:

.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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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

