

Business Edition

Business Member Spotlight



Lapelle's Flowers and Gifts

1605 Bookness in Midland • 989.631.0450

Lapelle's Flowers and Gifts has been in business since 1922 and was purchased in 2004 by owners, Neal and Patricia Sweebe. Lapelle's Flowers and Gifts is a full service floral shop serving funerals, weddings, parties, as well as any individual needs that their customers may have.

"Since joining Members First Credit Union, I feel that they have made a positive difference for our business. They have friendly and efficient employees that take care of my financial needs and they are very easy to do business with," said Pat Sweebe, Owner of Lapelle's Flowers and Gifts.

Lapelle's Flowers and Gifts is committed to service and quality. They choose only the freshest, highest quality flowers for your arrangements provided by a professional and caring staff to meet your floral needs. Lapelle's offers a 100% Satisfaction Guarantee as their personal commitment to their customers.

Whenever you need flowers, you can depend on Lapelle's Flowers and Gifts to meet your floral needs with the quality and service that you deserve.

**Can Members First Credit Union Make a Positive Difference for your business?
Contact Meleah Retzloff at 989.633.1260 or email mretzloff@mfcu.net.**

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

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 resources available to make your business run smoothly today and to plan for a successful future. With low interest rates for equipment and vehicle loans we can save you money while helping you achieve your financial goals. **Some vehicles may even qualify for rates as low as 4.74% APR for 60 months!** We look forward to meeting with you to discuss the various lending options that your business has for purchasing vehicles and equipment.

Contact Susen Johnson at 989.835.5100, ext. 1316, for information.

Office Hours Notice

In order to better serve your business, we have changed our office hours! Starting the week of Monday, September 27 our office hours will be:

- Monday, Tuesday and Thursday: 8:00 a.m. - 5:00 p.m.
- Wednesday: 9:00 a.m. - 5:00 p.m.
- Friday: 8:00 a.m. to 6:00 p.m. The lobby and drive-thru are staying open one hour longer to fully serve you
- Saturday: 9:00 a.m. - 12:30 p.m.

2nd Quarter Dividends

Our Board of Directors has announced the following 2nd quarter regular shares dividend paid on June 30, 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.

Members First Business Solutions

Does your business need help with human resource management? Is it hard to find the time to manage your payroll administration and benefit coordination? Members First Business Solutions utilizes the buying power of over 18,000 employees in order to lower the cost of doing payroll, medical benefits, 401(k), workers compensation, and human resources.

This benefit will allow you to maximize your buying power, save time, and increase your employee satisfaction. As costs continue to rise and government regulations increase, Members First Business Solutions can take care of everything for you. Let us show you how we can deliver financial solutions to your business, while saving you time and money. Logon to mfcu.net or call 989.633.1260.



Meet the team



Meleah Retzlaff
Business Development
Coordinator



Susen Johnson
Business
Loan Officer



Erin Ireland
Business Account
Representative



Mindy Taglauer
Business Account
Representative



Michelle Burhans
Business Account
Representative

You can also check us out online at mfcu.net/business-services or visit us at either one of our Midland locations.



Mailing Address

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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

