



# MEMBERS FIRST CREDIT UNION *Extra Credit* +

Winter 2014



**Eric Brubaker**  
President/CEO

## A Message from the President/CEO

It's hard to believe that it's been a year and a half since we welcomed the members of Central Michigan Community Federal Credit Union and became one credit union under the name of Members First Credit Union. We now have over 41,000 members and are continuing to grow. Thank you for believing in the cooperative spirit of saving and borrowing together, for referring your friends and family, and for placing your trust in us. **Together we are stronger than ever!**

Our staff takes pride in making a positive difference for you and celebrates with each other when saving you money on your new loan or when refinancing your existing loan from another financial institution. In fact, did you know that we saved members over \$700,000 on loan interest in 2013? **Our staff is committed to saving you over \$1 million collectively in 2014.** The credit union is a cooperative owned by its members. We save together and we borrow together, so please let your friends and family know how Members First Credit Union can make a positive difference for them. We all benefit when we loan more money. That is what allows us to offer higher interest rates on savings accounts and have lower interest rates on loans. We have over \$84 million to lend to members and we would love to reserve some of that money for you.

We are excited to announce that we will be **building a new branch office** to replace the existing building in Harrison. The existing branch is very busy and we have outgrown the office. The new branch will enable us to better meet your needs, and will have more sit down offices that will allow for more privacy. We are in the planning stage and we expect the project to be completed by early fall in 2014.

If you would like to hear about the financial position of the credit union or have questions or comments, please join us on **Tuesday, April 8, 2014 at 6:30 p.m.** for our 78th annual meeting at the Midland Community Center-Barstow Shipp's Wing.

Thank you for voting us best credit union in two counties! We appreciate your membership and are pleased you are as proud as we are to say we belong to Members First Credit Union.

## need a *fresh start?*

Have you been denied a checking account at other financial institutions or want a lower cost option? We have a solution for you!

The Fresh Start Checking Package gives you peace of mind as you rebuild your credit. You'll benefit from:

- + Debit card convenience for purchases
- + Online Banking with FREE Bill Pay, eStatements, and eAlerts
- + Mobile Banking
- + No surcharge fees on any ATM withdrawal through the MFCU or CO-OP ATM Network
- + Direct deposit option for your payroll
- + Member Privilege protection, just in case of balancing errors

**Most of all, Fresh Start Checking provides freedom from fees associated with check cashing, prepaid debit cards and payday lending.**

Come in to any of our eight branches or visit [mfcu.net](http://mfcu.net), it's time you got the Fresh Start you deserve.

## Students & Parents!

Are you looking for another way to finance higher education for you or your child? If so, you could be a recipient of a \$1,000 Scholarship.

At Members First Credit Union, we believe in the power of education and financial literacy. We will award seven \$1,000 scholarships to qualified applicants. Scholarship recipients are selected on a number of criteria, including academic record, essay, leadership and participation in community activities, honors, work experience, education and career goals. Non-traditional students are encouraged to apply.

The seven scholarship recipients will be invited to our "Swinging for Scholarships" golf outing in June at Bucks Run Golf Club in Mt. Pleasant.

**Applications will be available in February at all of our branches and online at [mfcu.net](http://mfcu.net).**

## Make Yourself at Home

Whether you are purchasing a new home or looking to refinance your existing one, we can help you! We can do everything that the "big banks" can do including fixed rates mortgages, but with more flexibility and the loan servicing always stays here. Rest assured that our mortgage officers will find the mortgage type that is best for you.

Members First Credit Union can offer you:

- + First and Second Home Loan Options
- + Purchases and Refinances
- + Home Equity Loans
- + Land Loans
- + Rural Development

**Come into any of our eight branches or apply 24/7 (that's right - even in the middle of the night) by calling us at 855.835.MFCU or online at [mfcu.net](http://mfcu.net).**

## Annual Meeting

**Date:** April 8, 2014  
**Time:** 6:30 p.m.  
**Location:** Barstow Shipp's Wing of the Midland Community Center

Three board members are up for re-election:

- + Diane Bechtel
- + George Yost
- + Larry Sherwood

Four Supervisory Committee members are up for re-election:

- + Joe Kreuzsch
- + Robert Clarke
- + Fred DeBoer
- + Steve Campbell

Join us at our Annual Meeting for elections, presentation of our President's Award, snacks and giveaways!

Other nominations of members of voting age (18) may be 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 February 21, 2014.

## Skip-A-Payment!

Take a break this winter! For a nominal \$25 fee, we are happy to offer you the opportunity to skip your January loan payment\* and use the money for what you need.

Log onto [mfcu.net](http://mfcu.net) to print the form or come into any office at least two weeks prior to your loan payment due date.

\*All loans must be current to qualify for the postponement. The member will not qualify if he/she has caused the credit union a loss or has any charged off loans that were not redeemed. First mortgages, second mortgages, home equity lines of credit, overdraft lines of credit, Whatever Loan, and VISA credit card cannot be postponed. If CPI insurance has been added to the loan and a full refund has not been returned, or if the loan payment is being paid by disability insurance, a postponement will not be granted.

From the Board of Directors

## 4th Quarter Dividends Paid December 31, 2013

Our Board of Directors has announced the following 4th quarter regular shares dividend:

**.15% Dividend Rate .15% APY\***

\*APY= annual percentage yield

Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.

## Making a Positive Difference



The goal of the Community Difference Project is to impact people's lives in positive ways. Whether we volunteer, perform a good deed or provide support to people in need, we're here to create better lives for everyone in the communities we serve.

We are proud to share with you some of the events and organizations we supported in 2013 through volunteering, monetary donations, sponsorships and the Community Difference Project:

- + Supported four families through the Adopt-a-Family program (Midland)
- + Randomly filled up peoples gas tanks at a local gas station (Clare)
- + Gave away transportation vouchers for those in need (Gladwin)
- + Made blankets for homeless (Harrison)
- + Caravan of Care (Mt. Pleasant)
- + Volunteered at Special Olympics Polar Plunge (Mt. Pleasant)
- + Purchased dinner for Fire Fighters (Ewart) and lunch for Police Officers (Ewart)
- + Filled Christmas wishes for those in need through Sharing Tree (Midland)
- + Purchased Wi-Fi for Middle and High School (Ewart)
- + Purchased groceries for randomly chosen customers (All)
- + Volunteered to build homes for Habitat for Humanity (Midland)
- + Purchased hanging baskets for nursing homes (Harrison)
- + Gave away fireman hats and gift cards at the Festival of Lights Parade (Gladwin)
- + Hosted food drives to support Feeding the Need (Midland) and Police Station (Ewart)
- + Donated personal care items to Project Housing Connect (Midland)
- + Taught students about financial literacy through the Reality Store (Midland)
- + Volunteered with Junior Achievement

**Log onto [CommunityDifferenceProject.org](http://CommunityDifferenceProject.org) to read more stories of impact and share your ideas of how we can make a positive difference in your community!**

## We have millions to lend!

Are you in need of a new car or have a car loan financed elsewhere? Are you thinking about buying a new home? We have a solution for you! We've been making a positive difference for so many members by saving them 1,000s on interest rates and we want to do that for you too. Call our loan department at 855.835.MFCU or visit our website at [mfcu.net](http://mfcu.net) to learn more about how we can save you money.

## Make Filing Taxes Affordable

### You Can with TurboTax®

This year, accomplish something you never thought possible – do your own taxes. With TurboTax®, you can be confident they'll be done right. Plus, Members First Credit Union members can save \$5 on TurboTax Federal Deluxe edition. Start now and get your guaranteed maximum refund!

- + No tax knowledge needed. TurboTax translates taxes into simple questions about your life, and puts your information in the right places for you.
- + Double checks as you go. TurboTax coaches you every step of the way and automatically double checks your return for errors.
- + You're never alone. If you have questions, TurboTax has answers and is ready to help.

### Jackson Hewitt® offers members two ways to save big on tax prep.

Valued members are eligible to save either \$30 on their individual income tax preparation at participating Jackson Hewitt Tax Service® locations nationwide or pay \$50 less than last year\* when you switch to Jackson Hewitt from a competing tax preparer. Let Jackson Hewitt estimate your refund, FREE! Meet with a one of their tax pros today to see what Jackson Hewitt can do for you. No appointment necessary.

In addition, Jackson Hewitt is offering credit union members:

- + FREE Accuracy Guarantee
- + FREE 24/7 return status alerts

Be one of the first to get a refund. Visit the News & Resources link at [mfcu.net](http://mfcu.net) and start today!

mfcu.net  
855.835.MFCU

Making a  
**POSITIVE+**  
difference.

## Branch Spotlight: Evert

Evert may be a small town, but we see it as a big opportunity to Make a Positive Difference. The staff at 201 East Seventh Street are proud to help out in the communities we serve.

**“It gives me great joy to help a member obtain a loan to purchase an auto, or do some home repairs, like get a much needed furnace or a new roof,”** said Branch Manager Dee Nahikian. **“It is great to see that many of our member’s children and grandchildren are now members of the credit union.”**

What a year! Since the Evert branch became a part of MFCU in 2012, we’ve helped install Wi-Fi at Evert Schools, participated in the 4th of July 5K and bought lunch for the Evert Police Department and fireman.

**“The Evert community is like our own family extensions,”** said Vickie Vander Velpen, a New Accounts Representative with MFCU since 2003. **“We’re privileged to serve them.”**

The entire Evert area proved their family commitment by stepping up to help staff collect donations for the Osceola County Animal Shelter, Sears and Reed City Food Pantries, and Evert Middle School.

**“We really benefit from our member’s loyalty,”** said Lisa Roland, a Member Service Representative since 2011.

**“We’re a small branch but part of a great supporting team,”** added Dee. **“Our goal is to be in as many area events as possible.”**

Look for Members First Credit Union at upcoming events this year, or suggest a project in your area at [CommunityDifferenceProject.org](http://CommunityDifferenceProject.org).

## Fraud Alert

At Members First Credit Union, we promise to ensure the security of your financial information. If you answer **“YES”** to any of the following questions, you might be involved in a fraud or about to be scammed:

- + Is the **CHECK** from an item that you sold on the internet?
- + Is the amount of the **CHECK** more than the item’s selling price?
- + Did someone send you a **CHECK** for more than the selling price and ask you to send a **CHECK** bad with the difference?
- + Did you received the **CHECK** via an overnight delivery service?
- + Is the **CHECK** connected to communicating with someone via email?
- + Is the **CHECK** drawn on a business or individual account that is different from the person buying the item?
- + Have you been informed that you were the winner of a **LOTTERY** you did not enter?
- + Have you been instructed to **WIRE, SEND, or SHIP MONEY** as soon as possible to another U.S. city or other country?
- + Have you been asked to **PAY** money to receive a deposit from another country?
- + Are you receiving **PAY** or a **COMMISSION** for facilitating money transfers through your account?
- + Did you respond to an email, call or text message requesting you to **CONFIRM, UPDATE or PROVIDE** your account information?

**Remember, some of these situations can be legitimate. If you’re concerned about a specific transaction, visit your local branch or contact the Call Center at 855.835.MFCU.**



**Our Evert Staff (left to right)**  
**Tina, Lisa, Vickie, Dee, Sarah**