

# Extra Credit

## MFCU VISA

### Go Forward Responsibly

You may have noticed the media hype in the recent months about credit card practices needing to change to protect consumers. We want you to know that we are not scrambling to make changes to our credit card practices because from the beginning we have always put your best interest first. We've offered you the proposed changes all along. We teach people how to take control of their finances and it's something that we will continue to do after these uncertain times have passed.

We live in a new era of thinking, acting, and spending more carefully. More thoughtfully. More responsibly. Today is the day that you go forward, responsibly, with a VISA from Members First Credit Union.

Let's face it there isn't as many zero percent credit card rates out there anymore and there's not as many places to transfer your balance to. We welcome your balance transfers from other cards so you can go forward responsibly. Today.

#### Your advantages:

- 6.9% APR introductory rate
- Scorecard Rewards or Cash back options
- Credit lines up to \$20,000
- Fraud protection
- No annual fee
- No hidden fees
- 1 page application
- No sudden rate hikes
- Plain language in plain sight
- Competitive rates

**We welcome your balance transfers. Check it out for yourself – Apply online at [mfcu.net](http://mfcu.net) or by phone 24/7 at 888.835.5151**



## Auto Savings Loan

### What if saving money was as easy as spending money?

**It is with our Auto Savings Loan.** It's time to link what you want to have with what you should have. For as long as you borrow on your auto, you'll also build a savings account-it's automatic and easy!

- Save at the same rate that you're paying on your auto loan
- Apply 24/7 by phone or online
- Same day loan approval
- Competitive loan rates
- No application fee!

#### Here's how it works:

When you open your auto loan, you can elect to contribute a monthly amount to your Auto Savings account, up to a maximum of 10% of your monthly loan payment. We make it easy for you to save. Calculate your savings with our Auto Savings Loan calculator on our website.

**Already have an auto loan with us?** Ask us how to switch to an Auto Savings Loan! Apply now at [mfcu.net](http://mfcu.net) or by calling 888.835.5151.



Watch for more information on how Members First Credit Union is going to be involved with WIOG's Lizard Fair!

Stay tuned to 102.5 FM or log on to [mfcu.net](http://mfcu.net)



## Win \$1,000 in July!

### Pay 4 bills online through Bill Pay and you could win \$1,000!

You already know the convenience and time-saving benefits of free online banking. This July we'd like to introduce you to some of the benefits of bill pay – like making multiple payments or seeing all of your payment activity in one place. Plus, bill pay offers peace of mind because it is a fast and secure way to pay bills!

**Don't have online banking with free bill pay?** Simply call us at 888.835.5151 to get enrolled and we will walk you through the steps. Don't miss your chance to win \$1,000!



No purchase necessary. Void where prohibited. For complete rules and additional important information, visit <https://secure.orcc.com/promo/july2009.html>



## MCULLAF Grand Raffle



For a \$5.00 contribution to support Michigan Credit Unions' political action efforts you could be the winner of:

### A 2009 Dodge Challenger or \$20,000

Come into either office to purchase your tickets.

You must be a credit union member 18 years or older to enter. Contributions to MCULLAF are not considered charitable contributions or business expenses for income tax purposes. Contributions are voluntary and there shall be no reprisal for those who decide not to contribute. Need not be present to win, prize must be claimed within 60 days. No refunds on ticket purchases.

If winner chooses car, winner shall be responsible for paying all taxes, transfers and license fees. The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R01330 to MCULLAF to conduct this raffle at 9:00 a.m. on Tuesday, November 3, 2009

## We want to give you \$100 in cash!

### *Do you have a loan financed somewhere other than Members First Credit Union?*

If you do, we will pay you \$100 in cash to bring your loan to us! We may be able to save you even more money with relationship pricing. Call 888.835.5151 24/7 or log on to [mfcu.net](http://mfcu.net) to apply.

## Scholarship Winners

Congratulations to our 2009 scholarship winners! We are proud to be awarding \$5,000 to the following students:



**Rebecca Noack**

Graduate of Bullock Creek  
Attending Alma College  
Studying Education



**Rion Matt**

Graduate of Meridian High School  
Attending Michigan Technological University  
Studying Computer Engineering

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AVAILABLE

**Angela Hoffman**

Graduate of H.H. Dow High School  
Attending Michigan Technological University  
Studying Psychology



**Corey Bowen**

Graduate of Bullock Creek  
Attending Case Western Reserve University  
Studying Civil Engineering



**Jessica Swint**

Graduate of Midland High School  
Attending Freed-Hardeman University  
Studying Business Management



**Artika Anderson**

Graduate of Midland High School  
Attending Olivet Nazarene University  
Studying Elementary Education



**Jaime Gronda**

Graduate of Abbeville High School  
Attending Northwood University  
Studying Business Management



**William Kregel**

Graduate of Pinconning High School  
Attending Northwood University  
Studying Business Management

**Are you interested in applying for a Members First Scholarship? Look for application forms in April of 2010.**

## 9th Annual Kid's Day

Hey parents! Gather your kids and come to our 9th annual Kid's Day event on Tuesday, August 11 from 11:00 to 2:00 at Whiting Forest.



Kids and parents will walk through the woods (be sure to wear tennis shoes) and play in the 7 different forts, climb to the top of the 21-foot observation tower, do a craft in the

visitors center and enjoy some refreshments! All Kid's Club members 10 and under are invited to attend.

We hope to see your family there!



One of seven forts at Whiting Forest



# MEMBERS FIRST CREDIT UNION

## Loan Rates

Rates & Terms as of March 18, 2009

Type of loan	Annual Percentage Rates (APR) as low as*	Payment Per \$1,000
<b>FIXED RATE SECOND MORTGAGE SPECIAL</b> 15-year fixed-rate, 15-year amortization, Loan amounts between \$5,000-\$50,000	6.24%	\$8.58
<b>HOME EQUITY LINE OF CREDIT</b> – Rate adjusted quarterly	5.00%	\$15.00
<b>SECOND MORTGAGES</b> 5 year	5.99%	\$7.17
7 year	6.24%	\$7.31
<b>VEHICLE LOANS</b>	4.74%	\$18.76
<b>RECREATIONAL VEHICLES</b>	5.74%	\$19.22
<b>FIRST MORTGAGES</b> 3 year balloon** (new money purchase mortgages only)	4.75%	\$5.22
5 year balloon**	4.79%	\$5.25
7 year balloon**	4.99%	\$5.37
10 year balloon**	5.49%	\$5.68
<b>FIXED RATE FIRST MORTGAGES</b> Available through Member First Mortgage, LLC		
<b>LAND LOANS</b> (Closed ended)	7.74%	\$9.41
<b>VISA® PLATINUM CREDIT CARDS</b>	6.90%	\$10.00
<b>UNSECURED LOANS, OTHER PERSONAL PROPERTY</b> (Computers, Heavy Equipment)	8.99%	\$45.70
<b>CERTIFICATE PLEDGE</b> 2% above CD rate, not to exceed CD maturity date, minimum 6.00%		
<b>SHARE PLEDGE LOANS</b>	6.00%	\$44.34
<b>EDUCATION LOANS</b>	10.00%	\$46.17
<b>OVERDRAFT LINE OF CREDIT</b> Up to \$2,000 open-ended line of credit	15.00%	\$45.00
<b>YOUTH LOANS</b> Borrow up to \$500	8.00%	

\*Final rate is determined by loan applicant's credit score and relationship with the credit union.

\*\*30 year amortization, zero points, 80% LTV. Rates higher for LTV over 80%.

All rates subject to change. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be in your credit report.

## Notes

### 2nd quarter dividend paid June 30, 2009

Our Board of Directors has announced the following 2nd quarter regular 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.

### Inactive and Closed Debit and ATM Cards to be Deleted

We have quite a few inactive and previously closed Debit and ATM cards being maintained on our system. In order to ensure the financial security of our members and reduce costs at the credit union, we will be closing and deleting the cards from our system. Most members will not notice that we have taken these steps since the cards are out of date and not being used. Feel free to contact us if you have concerns at 888-835-5151.



#### 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