

Extra Credit

Business Edition

Business Lending

You probably never thought of a credit union as a place to get your next business loan. We know that you are used to the other financial institutions that you have used in the past, but we are now offering business lending to local businesses like yours. We encourage you to give us a try and see for yourself the positive difference we can make for you.

We offer secured lines of credit for businesses up to \$100,000. How will your business benefit from a secured line of credit? You will be provided peace of mind that your business will continue to run smoothly without making your vendors wait for their money.

There is a variety of business lending options that you can choose from. Call Susenat 888.835.5151, ext. 1316, to find out how you can qualify.

Our full line of 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

Members First Credit Union Business VISA® Credit Card

Are you looking for a credit card with a low interest rate, no annual fee, and ScoreCard Rewards for your purchases? Our business VISA offers rates as low as 9.90% APR, no annual fee, a 25 day grace period, no balance transfer fees, and bonus points that can be redeemed for brand-name merchandise and travel rewards. Log on or call us to find out how our Business Visa Credit Card can make a positive difference for you!



Business Solutions

Could your Human Resource department use a little help?

Members First Business Solutions can save you time by assisting you with your payroll administration and human resource management while saving you money on your state unemployment and workers' compensation costs. If you are a small to medium size business that could use some help in this area, this may be the solution to your problems.

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 while focusing on the areas of your business that actually make you money! If you are interested in learning how you can offer additional benefits to your employees while allowing someone to help you with your human resource responsibilities, call us at 989.633.1260 to schedule your **FREE** consultation.





MEMBERS FIRST CREDIT UNION

Employee Benefits

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 with 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.

A variety of businesses have taken advantage of our Lunch and Learn program and their employees have even requested that we offer them more information. No matter how big or small your business is, we can provide this free financial education to them. Don't worry; you won't have to do a thing. You provide the people and we do the rest! If you want to teach your employees how to budget better, increase and maintain their credit scores, fight identity theft, or survive financially during these economic times, contact Meleah Retzloff at 989.633.1260 or mretzloff@mfcu.net or log on to mfcu.net.

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.

Business Checking

Is your business looking to save money? If so, we offer a full line of business services that can save you both time and money. We can start by showing you about the benefits of our business checking packages.

We offer:

Smart Business Checking:

- No minimum balance
- No maintenance fee
- Up to 75 free transactions *
- Free MasterMoney™ ATM/Debit Card
- Free First@HOME Online Banking
- Free Online Banking
- Free eStatements

Premier Business Checking:

- Low \$500 minimum balance**
- Interest bearing with tiered rates based on balance in account
- No maintenance fee
- Up to 250 free transactions*
- Free MasterMoney™ ATM/Debit Card
- Free First@HOME Online Banking
- Free Online Banking
- Free eStatements

We have been able to help other businesses save money on their business checking accounts. Give us a call to schedule a free analysis of your current checking account and see how much money we can save you too!

*Withdrawal transactions only – cash withdrawal, check paid, debit, ACH, transfers

**If checking balance falls below \$500 at any time during the month, a \$6 charge will apply.

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 Kreuzsch

Our Supervisory Committee can be reached at:

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