

# making the Grade



## Summer Job

## Interview Advice

You might be looking for “just a part-time, after-school job” but that won’t be the case forever. And some of you might be planning to work (rather than attend college or join the armed forces) right after high school.

Learn the correct interview preparation and technique now and it will help you later, too. Also, do your homework. Learn about the company. Research either online or in books and magazines.

**What’s in it for them?** Know what you can offer the company. What qualifications and experience do you bring? What traits do you have that can help convince them to hire you. Of course, different jobs require different traits and qualifications. Think about yourself. Are you people-oriented? Punctual? Do you like numbers? Do well in math at school? Are you outgoing? Think about what makes you the person for the job...and then practice saying it.

**And the answer is...** Research the types of questions that you might be asked. Several sites are available that can help you. Also, many books have been written on the subject. While you can’t expect yourself to memorize every possible question and your planned answer, it will help if you’re aware of some of the things that might be asked.

**You can’t ask that!** Did you know that there are some questions that employers are not allowed to ask you? Many of the same resources for potential interview questions also list the questions that may not be asked. These questions are based on guidelines established by the U.S. Equal Employment

Opportunity Commission (EEOC). These guidelines deal with discrimination due to such traits as gender, religion, national origin, and age. Visit the EEOC’s Web site for more information.

### Practice:

- Introducing yourself clearly
- Shaking hands firmly
- Talking about yourself (with regard to your work habits and qualifications)

### Prepare your:

1. Appearance – Um, cleanliness is a good thing. Need we say more?
2. Clothing – Dress neatly. If the interview is for an after-school or summer job, consider business casual wear such as khakis and a nice shirt.
3. Hair – Did mom or dad ever tell you to get your hair out of your eyes? Well, now’s a really good time to listen to that bit of advice. After all, it’s difficult to look your interviewer in the eyes if you can’t see!

### During the Interview

They can make you nervous, but you can survive a job interview! A few tips:

1. When greeting your interviewer, speak clearly and shake hands firmly.
2. Look at the interviewer when he or she is talking to you – and when you’re speaking.
3. Answer the questions that you’re asked. Don’t go off on a tangent; stay focused.
4. Speak clearly using proper English. Mumbling is not a polite form of communication...and slang or casual speech should be limited to times with your friends. It might be your “style” to use certain catch phrases or speak in a certain

slow and funky way, but the interview is not about being popular; it’s about getting a job!

5. Be honest. Lying about your experience or accomplishments is unethical.
6. Prepare for follow-up – Before you leave, ask the interviewer for his or her business card. This will help you with your “after the interview” task.

### After the Interview

Send a letter thanking the interviewer for his or her time. Express your interest in the position.

If you don’t get the job, keep trying. Consider every interview as an opportunity to polish your interviewing skills. (Sometimes it takes a few interviews before anyone is really comfortable talking about their qualifications!)

*For additional information about looking for a job and interviewing, check out these resources:*

CareerBuilder.com  
Monster.com  
HotJobs.com



**Watch for more information on how Members First Credit Union is going to be involved with WIOGs Lizard Fair!**

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



# 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



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



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



**Jaime Gronda**  
Graduate of Abbeville High School  
Attending Northwood University  
Studying Business Management



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



**William Kregel**  
Graduate of Pinconning High School  
Attending Northwood University  
Studying Business Management



**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

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

## Did You Know?

Did you know that as a Student Club member if you have at least \$100 you now have the option of investing that money into a Certificate of Deposit, also called a CD? A CD will pay you higher interest than your regular share and it's guaranteed!

By saving and investing money at your age you will be headed on the right financial path! Talk to your parents to see if a CD would be the right financial choice for you.

Log on to [mfcu.net](http://mfcu.net) to find the current rates and terms.

## Current Rates

Our Board of Directors has announced the following 2nd quarter regular shares dividend paid on June 30, 2009:

**.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.



### 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