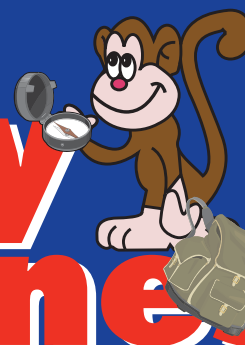


July 2009

# Monkey Business



## Hey, Friends!

### Join Maxwell the Money Monkey at the 9th Annual Kid's Day Event

**Location:** Whiting Forest  
on Eastman Rd.

**When:** Tuesday, August 11

**Time:** 11:00 to 2:00

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 snacks and drinks.

Invitations will be sent out in August...watch your mailbox. We hope to see you there!

Kid's club members must be accompanied by an adult during their visit to Whiting Forest.



One of seven forts at Whiting Forest



Members First Credit Union [mfcu.net](http://mfcu.net)

# Enjoy your Summer – and Stay Safe!

It's summer vacation time, but don't take a vacation from safety. Follow these tips and have a fun, safe summer!

- Wear a bike helmet every time you ride your bike. Be sure that your helmet fits. If it's too loose or too tight, it isn't safe enough!
- Play on the sidewalk or in a yard, not in the street. If a toy rolls into the street, ask a parent or other adult to get it for you.
- Follow the rules for safe swimming at pools and at lakes. If you are at a public pool or at a lake, only swim if a lifeguard is on duty.
- Obey the rules for crossing the street. Look both ways for cars, trucks, or motorcycles.
- Obey the rules for crossing train tracks. Do not play on or near the tracks. It's not safe—and it's against the law. Remember—trains cannot stop fast!
- Don't experiment with or light fireworks on your own. ALWAYS have an adult light the fireworks. Fireworks are fun only when used safely!

These are just a few safety tips. Ask your parents about other safety tips that they have for you. Keep yourself and your whole family safe this summer!



## MONEY TIP\$

**Shopping** – If you go grocery shopping with your parents, offer to help them look at the prices and find the food that costs less money. This is called comparing prices. For example, if you read the prices for different brands of soup, you can tell them which is the least expensive for the same size.

**Rainy day** – Save “extra” money in a bank at home. This is similar to what adults do when they say that they are “saving for a rainy day.”

## 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