



MEMBERS FIRST CREDIT UNION

Extra Credit

Winter 2015



Eric Brubaker
President/CEO

A Message from the President/CEO

Year over year you continue to make us a strong credit union. Thank you for your trust in us! Our staff has been busy serving your financial needs by finding solutions for you.

Together our membership has saved nearly \$2 million in interest payments from loans financed elsewhere.

The new Harrison Branch was opened in the fall giving the membership more privacy while conducting transactions. If you haven't had a chance to stop in and say "hi", go check it out. The branch is beautiful but it is the Harrison staff that really makes it part of the community.

Our employees live our mission through our service promises and giving back to our communities. Every year, we support our local United Ways and the management team is proud to say that **our staff is dedicated to making a positive difference and has increased the donations from previous years by 32 percent!**

Looking forward to 2015

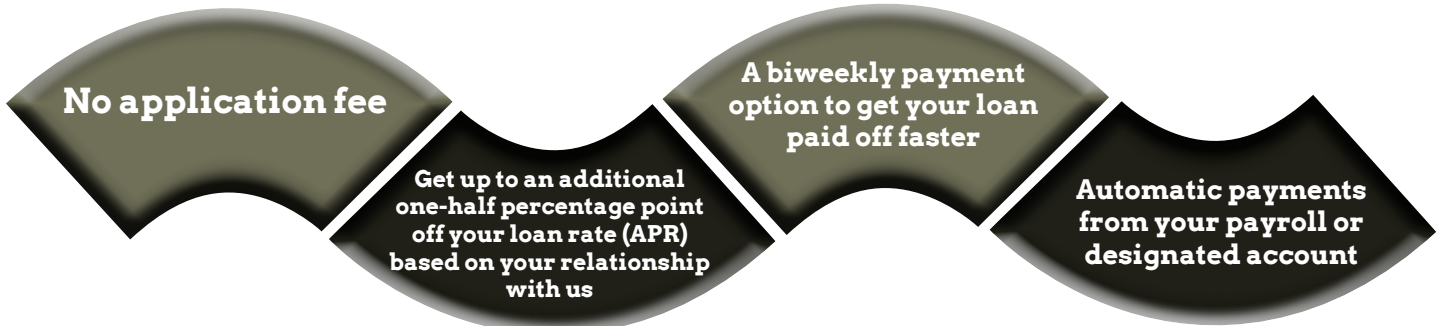
You continue to drive us to serve you better than we did the year before. We appreciate your feedback and are excited for the many great additions coming in 2015, such as:

- + Improved mobile and online banking platform
- + Adding remote deposit capture
- + Electronic signature for ease of applying for loans
- + And much more!

Thank you for making our credit union so strong. Thank you for sending your friends and family to experience the positive difference that we are making for you. Members First Credit Union is a member owned cooperative that prospers when we borrow together and save together. Cheers to a new year!

Find Your Path

We know that not everyone's path in life is the same. So why should everyone's auto loan be the same? With an auto loan from Members First Credit Union, you'll benefit from:

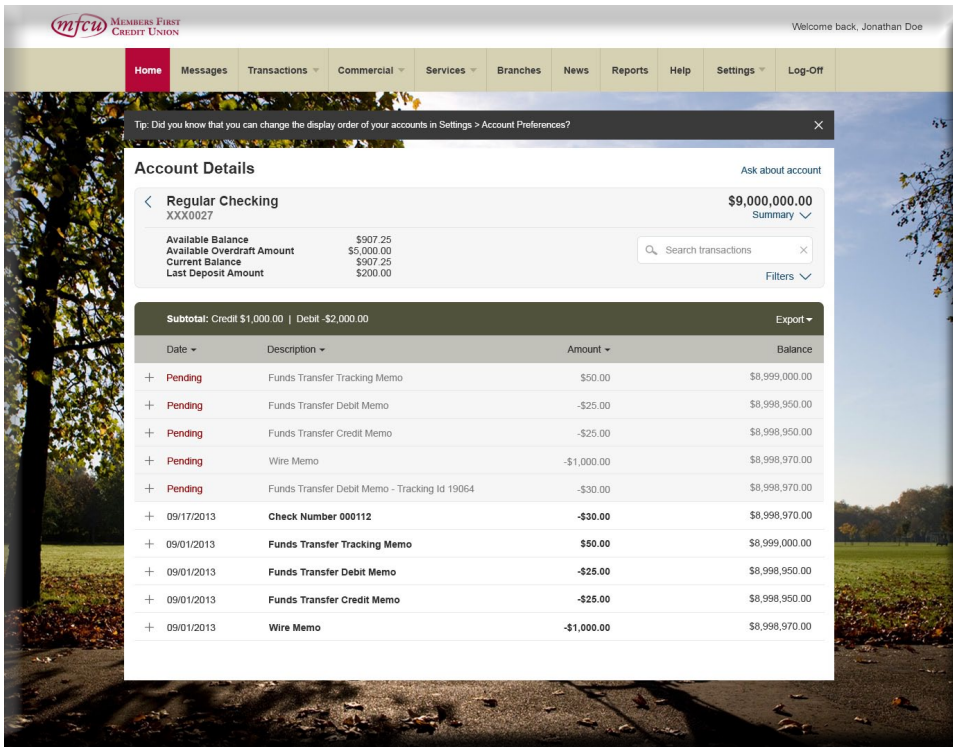


No matter what path your on, we have a solution for you! Come in to any of our eight branches or apply online 24/7 at mfcu.net or by calling 855.835.MFCU.

Improved Online and Mobile Banking Coming Soon!

We are proud to be launching an improved Online and Mobile Banking experience in February! The upgrades will offer improved features, easy navigation and a fresh look; on all devices! Whether you're logging in through the mobile app, your tablet or your desktop at home, you'll be able to securely bank anywhere, at any time.

Please visit www.mfcu.net and click on the eServices tab to learn more about how the improved Online and Mobile Banking platforms will benefit you! Feel empowered to experience the positive improvements.



Online and Mobile Banking Features:

- + VISA Access
- + Transfer funds
- + Account history
- + Make loan payments
- + Bill Pay
- + eStatements
- + Reorder checks
- + Secure password reset
- + Export account information
- + Apply for a loan
- + All the services you're used to!

2015 ANNUAL MEETING

April 14, 2015

6:30 p.m.

Barstow Shipp's Wing of the Midland Community Center

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

Up for re-election:

Board Members

Dave Thompson
Beth Christiansen

David Cronk
Joseph Ashcroft

Supervisory Committee

Greg Crawford
Steve Campbell

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 27, 2015.

MFCU Scholarship

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.

7 STUDENTS \$1,000 EACH

Applications will be available in March at all of our branches and online at mfcu.net.

4th Quarter Dividends Paid December 31, 2014

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.

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, it's time you got the Fresh Start you deserve.



*ResponsibleLending.org | **Bankrate.com

Making a
POSITIVE⁺
difference.

What would you do with **\$2,831**?

According to CNN, the average refund issued by the IRS in 2014 was \$2,831. Make the most of your refund and accomplish something you never thought possible – do your own taxes.

TurboTax®

With TurboTax® and Members First Credit Union, it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve.

All you need to know is yourself. TurboTax translates taxes into simple questions about your life and puts everything on the right forms for you.

Double checks as you go. TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.

Free, free and free. Members First Credit Union members with simple federal tax returns can prepare, print and e-file for FREE with TurboTax Federal Free Edition.

Visit mfcu.net and start TurboTax for FREE today!

Change in Terms Notice

Member Privilege Limits

Effective February 10, 2015, the following limits will apply to those members who are eligible for Member Privilege:

- + Fresh Start Checking Accounts will increase to a limit of \$750
- + Simply Free, eChecking, Premier Checking, Business Smart Checking, and Business Premier Checking accounts will increase to a limit of \$1,000

Fee Schedule

The following fees will increase to \$27 per item effective February 10, 2015:

- + Stop Payment Fee
- + NSF Fee
- + Member Privilege Fee

The following fee will be implemented on March 1, 2015:

Non-Participation Fee: A monthly fee of \$10 will be accessed on the first day of every month following a month where your average balance was below \$100, and your relationship with the credit union consists of only a primary share. This fee will not be charged for the first 12 months of full membership. Youth accounts are not considered to be full membership accounts. To avoid this fee, you need to participate in at least one of the credit union's additional core services, or maintain your average balance in your primary share account above \$100.

Core services include: Loans, Mortgages, Credit Cards, Checking Accounts, Certificates, Individual Retirement Accounts, and Sub-Share Accounts.

mfcu.net
855.835.MFCU