

Extra Credit Business

Winter 2017



A Message from the President/CEO

It's been another successful year at Members First Credit Union, and it's all because of you! Your support and loyalty continue to help us grow. We appreciate your trust and thank you for giving us the opportunity to encourage a better tomorrow for you and your loved ones.

One of our primary goals is always to help members with their financial needs - helping to make ends meet, fulfill dreams and anything in between. In 2016 we lent over \$120 million to members and helped save millions from what they were paying elsewhere.

Eric Brubaker

Helping you save more of your hard earned money has always been a top priority. As a cooperative, we save together and borrow together. That means we are able to pay higher savings rates when we lend responsibly to more of you, our members, so your money stays in your pocket.

Our pledge for 2017 is to be trustworthy, caring, and enthusiastic while looking for ways to improve your experience with us while we meet your financial needs.

It's not just an annual meeting.

IT'S A, "LET'S MEET OUR BOARD AND HAVE SOME FUN!" KIND OF NIGHT.

April 11, 2017 6:30 p.m. Barstow Shipps 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

Supervisory Committee

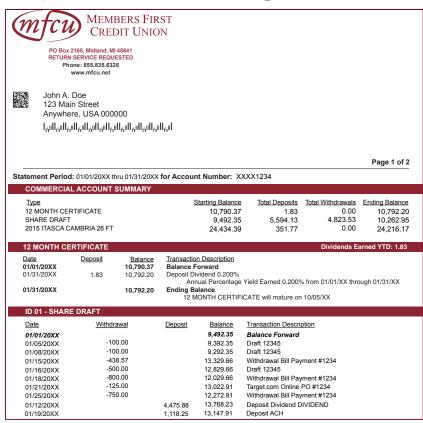
Larry Sherwood George Yost

Diane Bechtel Tom Taylor

Joe Kreusch Fred DeBoer

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 24, 2017.

Improvements Being Made to Your Financial Statements!



Your financial statement is an important tool to help you track all of the activity happening with your account(s) at Members First Credit Union. It shows the withdrawals and deposits in your checking and savings account(s), loan balances, loan payments, any interest gained or charged and much more.

The new statements will still have all of the important information about your accounts, but will have an improved layout to make them easier to read and understand. You'll begin receiving the updated statements in February 2017.

eStatements

If you currently receive eStatements, you will still receive an email notifying you when your monthly statement is available. You will access your statement through Online Banking by clicking on the 'eServices' tab and choosing 'eStatements'. To the right is what the eStatement portal will look like beginning February 2017.

Within the new eStatement Portal, your monthly statements, credit card statement, notices, tax statements and disclosures and a list of quick links will be easily accessed for your convenience. Please call us if you have any questions.



What are you earning?

Our Board of Directors has announced the following 4th quarter regular shares dividend, paid December 31, 2016:

.15%
Dividend Rate

.15%

Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.

^{*}APY= annual percentage yield