



MEMBERS FIRST CREDIT UNION

Extra Credit

Fall 2016

Secure + Convenient + Rewarding = One Awesome VISA®

The MFCU Visa is perfect for every day purchases, vacationing, home improvement projects or even for your business! If you already have one, thanks! We appreciate you participating in the cooperative you're a part of.

If you're in the market for a new credit card, we have three options for you. If you think an MFCU Visa is right for you, apply online or stop in to see us.

Platinum:
simple terms and rates

Share Secured:
to help build credit



Commercial:
for all your
business needs



SWIPE CONFIDENTLY

Your new MFCU Visa has an EMV chip for enhanced security when you use chip-enabled terminals.

At retailers who have EMV chip enabled terminals, follow these steps to use your new card. If they aren't ready for chip cards, simply swipe your card like you're used to doing.



Insert the chip end of the card into the terminal.



Keep your card in the terminal and follow the prompts.



Remove your card when prompted.

ACCESS EASILY

Live in the virtual world? Us too! All of the information about your Visa can be easily accessed through Online Banking.

- Activate your new card
- View history
- View transactions
- Order a new card
- Access MFCU Rewards
- Make payments and cash advances

SPEND PROUDLY

Be proud to use a card that comes from the same place you do. Your MFCU Visa isn't from a big bank, it's from a cooperative you're a part of.

Plus, you could win a \$250 for using your MFCU VISA! Check out mfcu.net for details in mid-October!

find your happy.

It's not just

Investment Services

IT'S THAT, "I'M SPENDING MY TIME HOW I WANT TO" FEELING.

Whether retirement for you involves traveling the world or spending time with your family (or maybe both!), it's never too early or too late to start planning.

We know preparing for retirement can be overwhelming. Through our collaboration with CUNA Brokerage Services we can help you achieve your retirement goals.

Call Kyle, our Investment Services Coordinator to schedule your complimentary appointment at 855.835.6328 x. 1265.

What's on your retirement bucket list? Share it with us on Facebook for a chance to win a \$100 VISA gift card!* Visit facebook.com/MembersFirstMI for more details.

Mark your calendars for an informational seminar on Social Security!

OCTOBER
18

600 W Wackerly
Midland
4pm & 7pm

OCTOBER
19

650 W 5th St
Clare
4pm & 7pm

Learn the "rules of the road" and how to manage your benefits.

Discuss the future of Social Security and how to set-up retirement income streams.

Learn about the retirement planning process with Members First Investment Services.

Call Kyle at 855.835.6328 x. 1265 or khartley@cunamutual.com to reserve your space today!
Please specify which time slot you will be attending.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. CBSI is under contract with the financial institution to make securities available to members. **Not NCUSIF/FDIC INSURED, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**
FR-1596857.1-0916-1018

*All incentives (prizes) are provided by the credit union.

Ready, Get Set, \$1,000 Whatever Loan!

The \$1,000 Whatever Loan with no credit qualifications* begins again in November. Are you ready?

For both new and existing Whatever Loan members, here's a list of what you'll need to have before you can enjoy the benefits:

- Direct Deposit of your net pay into an MFCU checking account
- Most recent pay stub

Invite your friends and family to find their happy with us...the Whatever Loan might be just what they need too!

If the Whatever Loan doesn't meet your needs, we have other lending options available.

*A \$25 processing fee will be assessed and may be funded with the loan, bringing total loan amount to \$1,025. In order to receive the Whatever Loan you must not have caused MFCU a loss, must be at your place of employment for at least 6 months, have direct deposit in your checking account at MFCU before funds will be disbursed, and be eligible for membership. A Whatever Loan of \$1,025, covered with life and disability insurance, will have 12 monthly payments of \$93.93 and an interest rate of 22.90% APR. Some restrictions may apply.

Saving \$\$ this holiday season - in more ways than you think!

Everyone's looking to save money around the holidays - from Black Friday to coupons and sales for holiday dishes. Why not save money on things you pay for all year...like your auto loan? Save money around the holidays and throughout the life of your auto loan by refinancing with Members First Credit Union.

You could save money with a lower rate or a lower payment. Other benefits of refinancing your auto loan with us:

- No application fee
- Get up to an additional 0.5% percentage point off your loan rate (APR) based on your relationship with the credit union
- Insurance products to protect you
- Automatic payments from your payroll or designated account

Don't wait - start saving today! Visit mfcu.net or stop in to your nearest branch to see how much you could save!

You're Invited to Family Day - Friday, October 14!!!



5799 Beaverton Rd, Beaverton

3-7pm

Stop by anytime for:

- Free Admission (or a discounted season pass)
- Free Wagon Ride in Pumpkin Field
- Free Baby Pumpkin to keep
- Free cup of cider & donut
- Free entry to Corn Maze, Straw Maze, & Corn Box
- Free animal feed to interact with farm animals

No RSVP is required! If you have any questions contact Rachel Finney at rfinney@mfcu.net or 855.835.MFCU ext. 1288.

Support MCULLAF and

you could win \$20,000!

Raffle tickets support the Michigan Credit Union League Legislative Action Fund (MCULLAF), a political action committee that ensures credit unions have a strong voice in Washington, D.C.

With constant threats of new regulations and tax changes, credit unions need your support now more than ever!

To enter, simply make a \$5 contribution to Michigan Credit Union League political action efforts.

Prizes include:

- + \$20,000 Grand Prize
(or \$20,000 towards purchase of a 2016 Buick Verano or GMC Sierra 1500)
- + \$5,000 Second Prize
- + (5) \$1,000 Third Prizes



MFCU staff will support MCULLAF by having jean days and wearing our lapel pins throughout the year.

For more information or to purchase your raffle ticket, visit at any of our eight branches.

The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R36494 to MCULLAF to conduct this raffle at 9 a.m. on Monday, November 21, 2016.

Holiday Closings

OCTOBER 10	NOVEMBER 24	NOVEMBER 25	DECEMBER 24	DECEMBER 26
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Get Social!

Filters, lenses, and stories...oh my! Members First Credit Union is now on SnapChat! **Just open the app on your phone, and point your camera to the photo. Touch and hold the icon to follow us!**

Dont' forget to follow us on all of our social media channels to see our community impact, learn about current events, get behind the scenes at MFCU and so much more!



MembersFirstMI



Members First Credit Union



@MembersFirstMI



MembersFirstMI

What are you earning?

Our Board of Directors has announced the following 3rd quarter regular shares dividend, paid September 30, 2016:

.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.

Members First Credit Union is an Equal Opportunity Lender.
Federally Insured by NCUA.

find your happy.