



**MEMBERS FIRST
CREDIT UNION**

Extra Credit

Winter 2017



Eric Brubaker

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.

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 Shippo Wing of the Midland Community Center

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

Board Members

**Larry Sherwood
George Yost**

**Diane Bechtel
Tom Taylor**




Supervisory Committee

**Joe Kreuzsch
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.

find your happy.

Improvements Being Made to Your Financial Statements!

 MEMBERS FIRST CREDIT UNION				
PO Box 2165, Midland, MI 48841 RETURN SERVICE REQUESTED Phone: 855.835.8328 www.mfcu.net				
 John A. Doe 123 Main Street Anywhere, USA 000000 				
Page 1 of 2				
Statement Period: 01/01/20XX thru 01/31/20XX for Account Number: XXXX1234				
ACCOUNT SUMMARY				
Type	Starting Balance	Total Deposits	Total Withdrawals	Ending Balance
12 MONTH CERTIFICATE	10,790.37	1.83	0.00	10,792.20
SHARE DRAFT	9,492.35	5,594.13	4,823.53	10,262.95
2015 ITASCA CAMBRIA 26 FT	24,434.39	351.77	0.00	24,216.17
12 MONTH CERTIFICATE Dividends Earned YTD: 1.83				
Date	Deposit	Balance	Transaction Description	
01/01/20XX		10,790.37	Balance Forward	
01/31/20XX	1.83	10,792.20	Deposit Dividend 0.200%	
Annual Percentage Yield Earned 0.200% from 01/01/XX through 01/31/XX				
01/31/20XX		10,792.20	Ending Balance	
12 MONTH CERTIFICATE will mature on 10/05/XX				
ID 01 - SHARE DRAFT				
Date	Withdrawal	Deposit	Balance	Transaction Description
01/01/20XX			9,492.35	Balance Forward
01/05/20XX	-100.00		9,392.35	Draft 12345
01/08/20XX	-100.00		9,292.35	Draft 12345
01/12/20XX		4,475.88	13,768.23	Deposit Dividend DIVIDEND
01/15/20XX	-438.57		13,329.66	Withdrawal Bill Payment #1234
01/16/20XX	-500.00		12,829.66	Draft 12345
01/18/20XX	-800.00		12,029.66	Withdrawal Bill Payment #1234
01/19/20XX		1,118.25	13,147.91	Deposit ACH
01/21/20XX	-125.00		13,022.91	Target.com Online PO #1234
01/25/20XX	-750.00		12,272.91	Withdrawal Bill Payment #1234

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.



We're more than just a place to keep your money.



MEMBERS FIRST CREDIT UNION

Email address: johndoe@mfcu.net
Update your email address using the My Settings tab in MFCU Online.

Monthly Statements

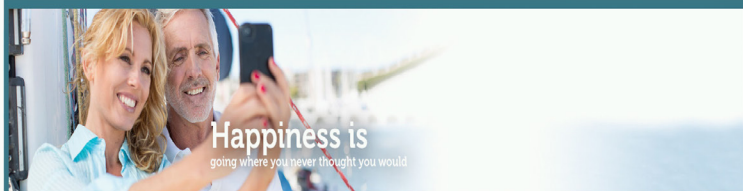
Credit Card Statements

Notices

Tax Statements & Disclosures

Quick Links

Description	Inserts	Date
November 2016	@ @	11/30/2016
October 2016	@ @ @	10/31/2016
September 2016	@ @ @	09/30/2016
August 2016	@ @ @	08/31/2016
July 2016	@ @ @	07/31/2016
June 2016	@ @ @	06/30/2016
May 2016	@ @ @	05/31/2016



Happiness is

going where you never thought you would.

We're your 'make life happen' partner!

Here at Members First Credit Union, everything we do is centered around our members, team and communities. Most recently, we've expressed this as "making a positive difference". Our focus on the future has led to a new mission:

Encouraging a Better Tomorrow

We believe in you, so we're making a new promise...to be trustworthy, caring and enthusiastic to help you succeed.

At our core, we will deliver excellence through knowledge. We can be depended on to do the right thing and exceed your expectations. We are committed to encouragement and the power of positivity. To us, this means respecting all people, without judgment and giving the best of ourselves as we join together. We are hardworking, passionate people who believe in maximizing happiness and fun, while always finding ways to help the people around us.

TRUSTWORTHY

We deliver excellence through knowledge.

We can be depended upon to do the right thing.

We believe in exceeding expectations.

CARING

We are committed to encouragement and the power of positivity.

We respect all people, without judgement.

We give the best of ourselves when we join together.

ENTHUSIASTIC

We are hardworking, passionate people.

We encourage maximizing happiness and fun.

We thrive by finding new ways to help.

We have a deep felt commitment that tomorrow can always be better than today, even when today feels pretty darn good. We don't just believe that you can achieve your goals, we know you can. To us, encouragement is about helping everyone go after whatever makes them happy...always knowing they'll find it. Thank you for allowing us to help you find your happy.

MFCU is Giving Away \$10,000 in Scholarships!

Looking for another way to finance higher education for you or your child? If so, you could be a recipient of an MFCU Scholarship. This year, we're awarding \$10,000 to 11 local students! Applications will be available in March on mfcu.net and in branches.

- 1 student - \$2,000
- 6 students - \$1,000 each
- 4 students - \$500 each

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%
APY*

*APY= annual percentage yield
Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.

It's not just

filing your taxes.

IT'S SAVING MONEY AND GETTING A CHANCE TO WIN BIG!

Members First Credit Union has teamed up with TurboTax® to **save you up to \$15** on TurboTax federal products, and a **chance to win \$25,000** in the \$25,000 Payday Sweepstakes. TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for FREE (and provide your email address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹ **Visit mfcu.net and start TurboTax now!**

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash back with every new line activated with **Sprint** – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

1 TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or

older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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