

Making the grade.

+ Fall 2017

Factors to Consider When Choosing a College

Academics can be the key deciding factor, but they're not the only thing to think about when choosing the right school for you. Think about these aspects to ensure you find the perfect fit:

Campus location

- Can you handle being far from home?
- What about the expenses involved in coming home for holidays or other visits – are you okay with those?
- Will you go home too frequently if you're nearby?
- The campus is great, but is it close to anything else?

Campus size

- Will I be comfortable with large groups of people?
- Would I prefer recognizing people or being able to hide in the crowd?
- Will this campus bring me out of my shell or intimidate me?

Intensity of school spirit

- Will I enjoy getting in to school spirit, tailgating, and going to games?
- Or will huge tailgates and massive alumni visits irritate me?

Variety of campus clubs, organizations and Greek life

- Do you want to join a sorority or fraternity?
- Will I feel like an outsider if I don't join a Greek organization?
- How about becoming involved in a club or sport?

Housing options

- What type of environment would I feel comfortable living in?
- Is there any type of environment I would feel absolutely uncomfortable with?
- What are my deal breakers, in terms of living situations?
- Consider criteria like same sex versus co-ed dorms, multiple roommates versus one roommate and amenities, like bathrooms being in the room or communal.

Financial Aid

- What types of financial aid options are available to me?
- Does it seem realistic to attend this school without financial aid?
- What will my cost be once financial aid is taken into account?

Food

- Do you have special dietary needs?
 - If so, can those needs be met?
- Are the meal packages affordable?
- What do current students say about the food?

Study abroad opportunities

- Are study abroad programs offered within my major?
- Am I able to study abroad within the country I've always wanted?

When you head off to school, don't forget about your MFCU account! We have locations in Grand Rapids, Mt. Pleasant, Midland and Harrison. If a branch isn't near your school, we have Online and Mobile Banking for 24/7 access to your account, and a CO-OP network of nearly 30,000 surcharge-free ATMs nationwide!

Visit mfcu.net to learn more about the student club.



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CREDIT UNION

find your happy.

Inexpensive Gift Ideas

Fall has just begun, but the holidays are just around the corner! Check out these inexpensive gift ideas to give parents, friends, sibling, and anyone else on your list.

Passage of Time Picture – Take one of your baby pictures, recreate it now, and frame them together.

Day Off From Cooking Dinner – Treat your parents to a night where you do the cooking and cleaning!

Baked Goods – Because who doesn't like getting their favorite treats?

Personal Scrapbook – Take the time to show your friends or family how much you appreciate the good times you've had together! Include photographs, music, concert tickets - basically anything significant to you or them.

Copy of Your Favorite Book – You can chat about it when they're done reading it!

Gift Certificate – Perfect for someone you're hard to shop for, you can get someone a gift certificate to their favorite restaurant or store.

Gift Baskets – Put together their favorite food, beverage, spa treats or other items. It doesn't have to be a basket - fill a hat, tumbler, or anything!

Something Homemade – Homemade gift ideas are so popular right now! Make a scarf, bracelet, signs, etc. Put any skill you have to good use. Follow us on Pinterest for more homemade gift ideas!

The most important thing about giving gifts is simply letting someone know you care and are thinking about them. Start saving now with your MFCU Student Club account!

Benefits of the Student Club

Are you making the most of your MFCU membership?

#giftcards

Get a stamp for every \$25 you deposit. Turn in stamp cards to receive gift cards!

#youthloans

Members age 13-17 can learn good financial habits with loans from \$100 to \$500

#goingofftoschool

Scholarships available every March!

#makingmoney

CD account minimum is lowered to \$100

Learn more about these exclusive Student Club benefits at mfcu.net!

3rd Quarter Dividends

Our Board of Directors has announced .15% Annual Percentage Yield for the 3rd quarter regular shared dividend paid on September 30, 2017. *Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.*