



A Message from the President/CEO

Happy New Year. We are excited to be into 2019. We are energized from a strong and productive 2018 and have a lot to offer you in the coming months.

We're one year into our current strategic plan that bodes well for an encouraging tomorrow. Our team is focused on collaboration more than ever, knowing that we give the best of ourselves when we join together. You can expect a communicative, knowledgeable team that is committed to serving you.

Trust services will be available soon. We have joined with six prominent Michigan-based credit unions to form a trust credit union service organization and limited-purpose bank in order to provide trust services to our members state-wide. We are very proud to be a part of the historical formation of Credit Union Trust.

Considering that we do have 60,000 of you saving and borrowing together across the state, we are focusing on giving you anytime, anywhere access. Beyond eleven branches and an expansive ATM network, our online/mobile delivery is becoming robust. A full online loan application offering is already there for you (give it a try) and will be joined by new membership account opening this quarter. Most exciting is our ability to offer you a 24/7 Contact Center experience in April.

Our Commercial team has grown over the past year as well and are serving many new members. We now have three experienced lenders and a deposit and services team. They really have a passion for learning about your business or business dreams and crunching numbers to see what is possible.

Success can be measured in many different ways. We like to think that with 60,000 of you joining together to have trust and confidence in us with \$500 million of your savings that we're doing things right. **Thank you and welcome to a New Year with us.**

It's not just an
annual meeting.

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

April 16, 2019
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 Strategic Impact Award, snacks and giveaways!

The following incumbents are up for re-election:

Board Members

Bob Cooper
Robert Lancaster
Kevin Brott
Sarah Eklove

Supervisory Committee

Don Boyer
Robert Clarke

Other nominations of members of voting age (18) may be made in writing with the signatures 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 28, 2019.

New Merchant Services Partner

We are excited to announce we have partnered with a new Merchant Services vendor by the name of Heartland. To better serve the needs of our business members, we found it very important to work with a local company who will match the level of service we strive to deliver.

If you are interested in learning more about what Heartland can do for you or have any questions, please feel free to reach out to:

Tom Heitmann
Heartland
thomas.heitmann@e-hps.com
[616-485-0253](tel:616-485-0253)

If you're interested in learning more about Merchant Services and other MFCU products and services to grow your business, please contact Raquel Davis at rdavis@mfcu.net or [989.633.1260](tel:989.633.1260).

MFCU is Awarding \$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.

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

4 students - \$500 each

It's not just a
golf outing.

**IT'S HELPING COLLEGE
STUDENTS WHILE
HAVING A FUN DAY ON
THE COURSE!**

It may be cold now, but we will be getting ready for the 21st Annual Swinging for Scholarships Golf Outing before you know it!

Stay tuned for more information!

What are you earning?

Our Board of Directors has announced the following 4th quarter regular shares dividend, paid December 31, 2018:

0.15%

Dividend Rate

0.15%

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 A SAVING MONEY
AND GETTING A CHANCE
TO WIN BIG!**

Save on TurboTax and get a chance to win \$25K!

As an MFCU member, you can save up to \$15 on TurboTax® - the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund - plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 14th.¹

Start TurboTax today for free!

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers for Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. [Click here to start saving today.](#)

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 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 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, 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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