



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.

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 eleven 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 a Goal-Setting, Dream-Making Account.

Saving for retirement, helping pay for college, taking a dream vacation...whatever it is, we have a variety of deposit options to achieve your financial goals. So why not experience even more perks of your membership with an interest-earning CD (Certificate of Deposit) account?!

- Short & Long Term Options
- Competitive Fixed Rates
- Interest May Be Compounded or Transferred Another Account
- Up to 0.25% APR Loan Rate Discount*
- Low minimum deposit of \$1,000 (lowered to \$100 for [Kids Club](#) & [Student Club](#) members)

CD Options & Rates!

What are you waiting for? Start earning interest with a great benefit of your MFCU membership. Come in to your favorite branch and open a CD account today!

*Based on your relationship with the credit union. Not applicable to real estate or commercial loans.

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.

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