

# Making the grade

Fall 2018

## DIY Halloween Costumes

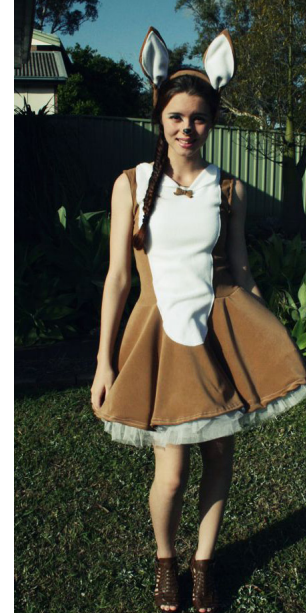
You can be crafty, creative and price-conscious this Halloween with a DIY costume. Here are some ideas:



Gumball Machine



Terminator



Bambi

Check out more ideas for  
DIY Halloween costumes on our  
Pinterest page at  
[pinterest.com/MembersFirstMI](https://pinterest.com/MembersFirstMI)



Mad Scientist



Pineapple



Cactus

 **MEMBERS FIRST  
CREDIT UNION**  
find your happy.

## Making A Holiday Budget

Christmas is just around the corner! Sometimes it can be just as fun to give presents as it is to get them! But how do you know where to start? First, you can look at how much money you have. Then you can make a plan about what to do with it. Adults make a plan, too. They call their plan a budget.

### Setting up your budget

- Figure out how much money you have to spend and make a plan to not spend more than that!

### Plan ahead for how you'll spend your money.

- Who would you like to buy a gift for?
- How much should you spend on each person?
- If you know you have \$50 to spend and want to buy 5 presents, do the math and you'll learn that you can spend \$10 on each present.

### Find out who has the best price for what you want

- Did you know that you can "shop" without spending any money? The idea is to see how much money different stores want you to pay for the same product.
- How can you do this? You can read the ads and sales paper that different stores have. You can also look at different stores' web sites. That way you can see how much something will cost before you go to the store.

### Try making your own presents

- If you don't have enough money to buy presents, try making your own! Try websites or apps like Pinterest for ideas. Everyone loves a homemade gift like a drawing, craft or treats you baked yourself!

## Benefits of the Student Club

Are you making the most of your MFCU membership?



### Gift Cards

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



### Making Money

CD account minimum is lowered to \$100



### Scholarships

Available every March!



### Youth Loans

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

## International Credit Union Day!

We can all agree that credit unions are pretty great, right?! Celebrate the cooperative spirit with us on International Credit Union Day on

**Thursday, October 18**

Enjoy cider and donuts and enter to win a gift basket at your favorite branch!

## 3rd Quarter Dividends

Our Board of Directors has announced .15% Annual Percentage Yield for the 3rd quarter regular share dividend paid on September 30, 2018. *Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.*

Federally Insured by NCUA

