



Rising CD Rates!

Have you been waiting to set up a CD until rates increase? With increased rates, now is the time to set up that Certificate of Deposit (CD) account for your kids, that dream vacation or just a future investment!

[Click here for current CD rates!](#)

What is a CD account, you ask? It's like a savings account for a set term (anywhere from 6 to 60 months). The interest rate is higher than a traditional savings account, but you need to keep funds in there for a full term or risk early withdrawal penalties.

Stop in to your favorite branch and start earning interest on your CD today!

It's not just a credit card...

We know that how you spend your money is a reflection of who you are - from month to month business expenses to large purchases and everything in between.

Not only that, but what you're using to pay for your spending also reflects who you are. So while you're gearing up for the holiday season, use a credit card from a local business who gives back to your own community - like an **MFCU Commercial Visa Credit Card!**

Learn more about the great benefits of an MFCU Commercial VISA at mfcu.net/CommercialVisa.

Apply Now!

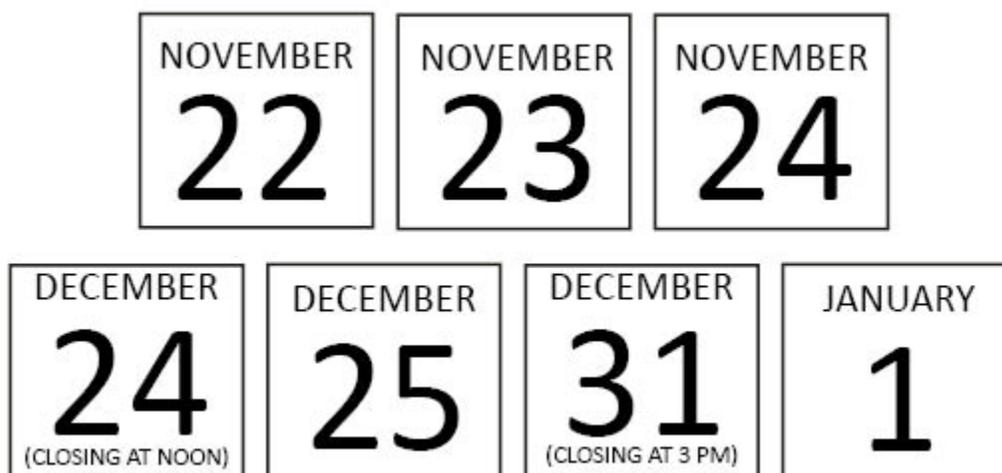
International Credit Union Day!

We can all agree that credit unions are pretty great, right?! We want to celebrate you, our members, on International Credit Union Day on

Thursday, October 18

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

Holiday Closings



Meet Your Commercial Lenders

Since our Commercial Services team is growing, we want to help you get to know us a little better! Over the next few newsletters, we will be introducing you to some of the staff who can help turn your business dreams into reality.

Rick Darby

rdarby@mfcu.net

855.835.MFCU ext. 3654

Tell us a little bit about yourself. I grew up in Florida and graduated from the University of Florida. I'm married with two kids - daughter and son, ages 7 & 9. I like to fish, golf, camp, and travel.

How long have you been in the industry? I was at another credit union for nearly 15 years, hired first as a Credit Analyst and then taking on the role and title of

Commercial Lender about 12 years ago.

What other backgrounds/certifications do you have? By completing 3 years of CUNA Business Lending School's Certification program, I have earned the designation of Credit Union Business Lending Professional.

What are you most looking forward to at MFCU? Developing lasting relationships with our current and prospective members. Looking forward to meeting you!

You can contact Rick for any of your business lending needs at [855.835.MFCU x. 3654](tel:855.835.MFCU) or at rdarby@mfcu.net.

What are you earning?

Our Board of Directors has announced the following 3rd quarter regular shares dividend, paid September 30, 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.

find your happy.



Federally Insured by NCUA



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