



REMEMBER, REMEMBER THE 5TH OF NOVEMBER!

The \$1,000 Whatever Loan* begins again on November 5. Are you ready?

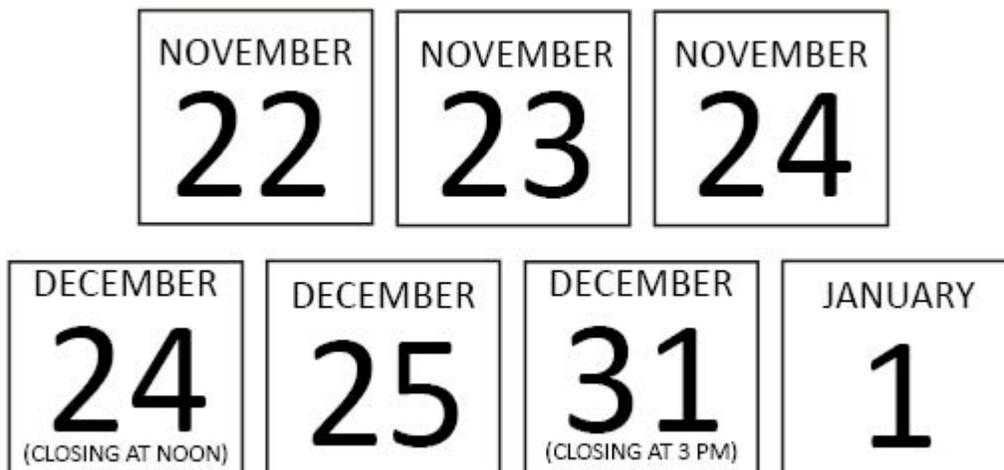
The \$1,000 Whatever Loan is a personal loan that requires no credit score limit*. With a 12-month payment term and a fixed interest rate*, you can get funds now to catch up on those bills, get ready for the long winter ahead, or whatever.

We want you to enjoy the benefits of the Whatever Loan as soon as possible. Whether you've received the Whatever Loan in the past or you're looking to apply for the first time, here's a list of what you'll need to have in place:

- Direct Deposit of your net pay into an MFCU checking account
- Most recent pay stub

Invite your friends and family to find their happy with us...the Whatever Loan might be just what they need too.

Holiday Closings



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 buying groceries for your family to those concert tickets to see your favorite band.

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 Visa Credit Card!**

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

Apply Now!

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!

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

*A \$25 processing fee will be assessed and may be funded with the loan, bringing total loan amount to \$1,025. In order to receive the Whatever Loan you must not have caused MFCU a loss, must be at your place of employment for at least 6 months, have direct deposit in your checking account at MFCU before funds will be disbursed, and be eligible for membership. You must also have an automatic payment transfer set up on your account to pay this loan. A Whatever Loan of \$1,025, covered with life and disability insurance, will have 12 monthly payments of \$96.31 and an annual percentage rate of 22.80% APR. Additional restrictions may apply.



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