

What's Happening at Members First?!

Winter 2023

A note from our CEO, Carrie lafrate

Your Members First employee team describes ourselves as a **community**. We know that we are a group of individuals with unique skills, backgrounds, families, experiences, values, generational ages, beliefs, strengths, and interests, who all come together for a common purpose. That purpose is **service**. Being people helping people. And we LOVE it!

The energy in our employee community is vibrant and proud. We work hard on our personal development and team collaboration so that we can rise up together. A team member recently told me, "I am grateful to be part of this organization. I have many leaders and co-workers to thank for giving me the chance, trust, and encouragement to be successful." Goodness! Isn't that what we should all be getting from each other?



Desmond Tutu was known for saying, "My humanity is bound up in yours, for we can only be human together." At Members First, we believe everyone deserves to be cared for, given trust, and enthusiastic encouragement to help them be successful.

Our team is putting the hard work in and you, our membership, are responding! In previous notes I've asked for you to give us an opportunity to share our knowledge to help you, your family, friends, co-workers and local businesses. I've asked you to reach out to me and our team. You have! We've all grown together, through dynamic relationships, this past year.

And yet, we have an uncertain and possibly challenging year in front of us. We believe in not just cheering you up through these tough times. We believe in **showing** up. We offer knowledge, products, and services that will help you thrive. We offer an employee community who LOVES serving you. We offer impactful investment work in your communities. We offer our encouragement of a better tomorrow. We know we can help.

Our 2023 strategic initiatives speak to financial wellbeing for all, an enriched brand presence that is a vibrant showcase of our culture, elevated inclusive product and lending solutions, and ease of accessibility across all of our channels of delivery. As your President & CEO, I am here to serve and promise to show up every day as a confident, heartfelt leader who inspires. I LOVE leading our team to carry out our mission of Encouraging a Better Tomorrow and fulfilling that through core values of being trustworthy, caring and enthusiastic. In the spirit of the credit union cooperative, engage with us, and allow us to rise up together!

Cooperatively yours,
Carrie lafrate

A handwritten signature in black ink that reads "Carrie lafrate". The signature is written in a cursive, flowing style.

Financial Wellness counseling available now!

Saving really is possible! Whether you want advice for planning your long term financial goals or suggestions for a budget to help tackle the post-holiday bills, we have financial counselors available to help you navigate your current finances.

[Make an Appointment](#)



Simplify your debt

Maybe your Christmas spirit racked up a little too high of a balance on your credit cards, or the turn of events of this last year has turned your life upside down. Simplify your life – and finances – this year by consolidating your debt with a Members First Personal Loan.

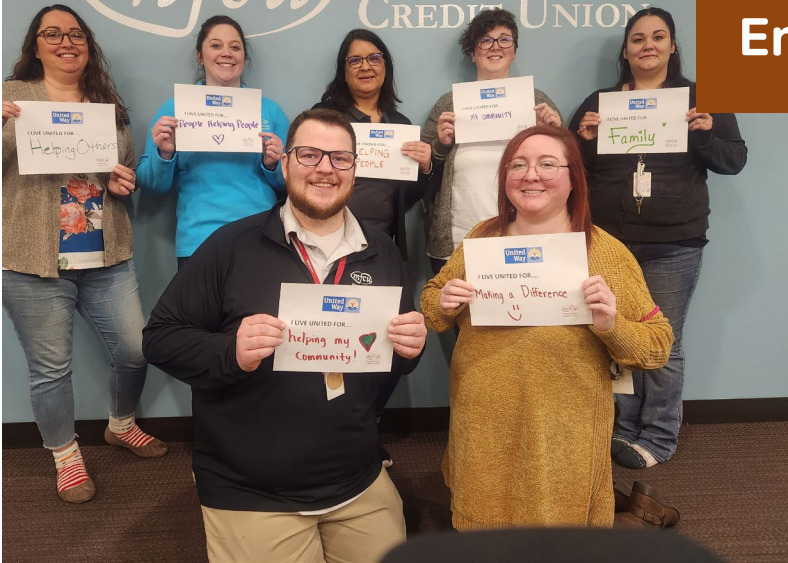
[Learn More](#)

Turbo Tax and H&R Block discounts for CU members!

Getting your biggest possible tax refund has never been easier. For simple to complex taxes, consider using one of these trusted partners and get a discount on qualifying tax service products and services!

[Learn More](#)





Encouraging a better tomorrow

A big thank you to the 150+ team members who pledged to the United Way, supporting 13 different United Ways across Michigan to support the many communities where we live alongside our members.

This donation was 100% matched by the credit union, and we are thrilled to present the United Way with a check for \$27,128 to help make a difference in our community to encourage a better tomorrow!

Earn more on your money

We have a variety of CD (Certificate of Deposit) options available for a simple and secure way to invest and help you achieve your financial goals! Click below to see our full list of CD rates and terms.

[Learn More](#)



10 Years of Community Difference



Over the last year, Members First has been celebrating our 10-year anniversary of our Community Difference Project through random acts of kindness, volunteering, and donations. We are so proud of our teams for providing 1,400+ of volunteer hours to over 130 organizations at more than 500 events across the state in 2022.

[Read the blog](#)

Anytime, anywhere

Have you taken advantage of Members First's online and mobile banking services? They offer a convenient and safe way to pay bills, manage your account, and complete transactions from your smart phone or computer. A great option for life's busiest moments.

[Learn More](#)



The impact of saving more

Increasing your current savings rate by even 1% can yield significant results. The more you can save, and the longer you can save will open your savings up to the magic of compounding, or the ability to earn interest on your re-invested earned interest.

[Learn More](#)

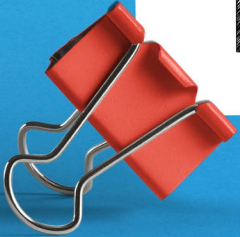
2023 Scholarships

Being founded as a teachers' credit union, we stay true to our roots and believe in the power of education. We are proud to be awarding a total of **\$10,000** in 2023, to be split between four students. Scholarships are available to eligible members, and the applications will open in March.

[Learn More](#)



**SAVE
the
DATE**



Annual meeting

Mark your calendar! Members First will be hosting our Annual Meeting on **Tuesday, April 18, 2023.**

More information will be shared soon!

Blessing bag donation drive

The Members First team will gather and assemble Blessing Bags for the under-housed population in Isabella County at their annual in-service day on February 20th. All items collected will be used to create packs to be donated to the Isabella County Restoration House.

In-Branch Donation Drive, January 10-31st

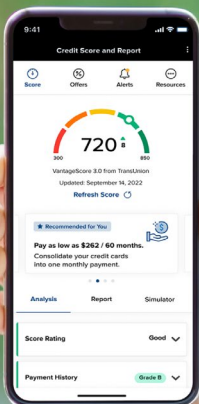
We are collecting: socks, granola bar, lip balm, applesauce, comb, shampoo, deodorant, gloves



New year. New credit score. New you.

It's a new year and a new you! Make the health of your credit score a top priority in 2023.

Our Credit Score solution enables you to create a solid plan, track progress, reach your (financial wellness) goals, and best of all, it's all FREE.



[Learn More](#)

Holiday closings

Mark your calendar - the credit union will be closed in observation of federal holidays over the next few months. Members First is always available online and on your phone with our 24/7 banking services.

[Learn More](#)

JANUARY

16

MARTIN LUTHER KING DAY

FEBRUARY

20

PRESIDENTS DAY



Introducing ClickSWITCH

ClickSWITCH is an automated solution that makes it easy to quickly and securely switch your recurring direct deposits and automatic payments from other financial institutions to your Members First account. No more waiting on employers or paper forms. We can take care of everything!

[Learn More](#)