



MEMBERS FIRST CREDIT UNION Extra Credit +

Fall 2013



Eric Brubaker
President/CEO

A Message from the President/CEO

The last few months of the year brings a sense of reflection on what we have accomplished together.

Not a day goes by that I don't see multiple emails from employees celebrating how much money they have saved a member on a loan or credit card that was somewhere else. We have been able to Make a Positive Difference for so many of you that we are now putting goals in place (to challenge ourselves) and training to "Save a Member Money." We greatly welcome and appreciate you sending your friends and family our way...and don't forget about yourself.

Recently we were voted the Midland Daily News Readers' Choice Award winner in the credit union category. Knowing that there are other credit unions two and three times our size in this area, we do not take this honor lightly. We are very proud and excited. Thank you for letting us know that we are doing things right.

To finish out this year on a strong note, we are preparing for Whatever Loan time, have a robust list of activities ready for the Community Difference Project, and will continue to assist you in gaining the benefits of our new checking and eServices products. Then it is on to a whole new year!

We can see that you are taking advantage of the benefits of full membership and are proud to say you belong to Members First Credit Union. Thank you.

WHATEVER LOAN SNEAK PEEK

The Whatever Loan begins November 11. Are you ready?!

We are proud to be bringing back our \$1,000* Whatever Loan! With no credit qualifications**, you'll get cash fast to go somewhere warm, get started on your holiday shopping, pay down some of those bills that have been nagging you...or whatever.

For both new and existing Whatever Loan members, here's a list of what you'll need to have before you can enjoy the benefits:

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

Come into any of our eight branches or apply 24/7 (that's right - even in the middle of the night) starting November 11 by calling us at 855.835.MFCU or online at mfcu.net.

Invite your friends and family to experience the positive difference we're making for you! The Whatever Loan might be just what they need too.

If the Whatever Loan doesn't meet your needs, we have plenty of other lending options available to fit you!

*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. A Whatever Loan of \$1,025, covered with life and disability insurance, will have 12 monthly payments of \$95.97 and an interest rate of 22.768% APR. Some restrictions may apply.

Online Banking Updates

It's been about a month since we launched the renewed Online Banking! Thank you for all of your positive feedback. Now your renewed Online Banking experience just got even easier! We've added even more options for you to enjoy.

Member to Member Transfer

Now you can transfer to anyone that has an account at MFCU from your own home.

Forgotten Password

You can reset your own password anytime without having to contact the CU. Simply click the 'Forgot Password' link when you get to the log-in screen. From there, we will send you a Secure Access code via your choice of phone or email. Once you have a Secure Access Code, you can change your password when it's convenient for you.

Auto Enrollment

If you don't currently have Online Banking, you can now sign up for it anytime day or night. In just a few minutes you can have instant access to your accounts!

Recurring Transactions

No one likes paying bills but why not save time and money doing it? You won't need to worry about late payments once you set up recurring transactions for your auto loan, mortgage, or other bills you pay each month.

Nickname Your Share Accounts

Personalize your Online Banking experience! You can name your share accounts based on a savings goal (example: vacation), a purpose (example: kid's college fund) or whatever you'd like in 3 easy steps:

1. Click on "Account" underneath the Preferences tab

Account Preferences

This page contains your account-related preferences for online banking. Note some changes will not be reflected until you have logged out and logged back into online banking.

Display Preferences

Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page. The Order field will be used to determine the order in which the accounts appear on the page, subject to the grouping of accounts by the type of account.

Submit

Order	Account	Description	Display Name	#	Type
5	####	#### REGULAR SHARE-S00	#### REGULAR SHARE-S00	50	Items
10	####	#### ECHECKING-S01	#### ECHECKING-S01	50	Items
15	####	#### - AUTO LOAN	#### - AUTO LOAN	50	Items

2. Locate the Share that you would like to have the description filled in on and enter your information into the following column.

3. Make sure to click the submit button otherwise the changes will not take place.

Do you have a mortgage with us? If your answer is yes, please bring in your paid tax receipt to any one of our eight branches.

FREE Financial Workshop

Planning for Retirement? Join us on October 22 for a FREE workshop with helpful information on how to get there physically and financially.

Where: Frankenmuth Bavarian Inn - Alpine Room
713 S. Main Street, Frankenmuth, MI 48734

When: Tuesday, October 22
6:30 pm to 8:30 pm

6:30 to 7:15

Ruthie Elbers, Financial Advisor from the Member Investment Center, will provide savings and planning concepts concerning retirement.

7:30 to 8:15

Dr. Kehres from Kehres Health & Chiropractic will give you healthy tips to get the most out of your life.

Seating is limited; RSVP to (989) 891-1680 no later than October 18!

Four VISA gift cards drawings. Everyone in attendance is entered - must be present to win!

Get Ready to Shred

Need a safe way to dispose of your old financial and personal information? We have teamed up with Shred Experts to provide you with **"Shred Day" on Thursday, October 17**. This free service lets you get rid of old documents safely and securely. Stop in at one of our two branches offering this great service.



Wackerly (Midland): 9:00 a.m.-11:00 a.m.

Clare: 1:00 p.m.-3:00 p.m.

From the Board of Directors

3rd Quarter Dividends Paid September 30, 2013

Our Board of Directors has announced the following 3rd quarter regular shares dividend:

.15% Dividend Rate **.15%** APY*

*APY= annual percentage yield

Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.

Skip-A-Payment!

Take a break this winter! For a nominal \$25 fee, we're proud to offer you the opportunity to skip your December or January loan payment.

Starting November 1, log onto mfcu.net to print the form you need or come into any office at least two weeks prior to your loan payment due date.

*All loans must be current to qualify for the postponement. The member will not qualify if he/she has caused the credit union a loss or has any charged off loans that were not redeemed. First mortgages, second mortgages, home equity lines of credit, overdraft lines of credit, Whatever Loan, and VISA credit card cannot be postponed. If CPI insurance has been added to the loan and a full refund has not been returned, or if the loan payment is being paid by disability insurance, a postponement will not be granted.

Rethink Your Scenery

Use the equity in your home to pay-off high interest debt, make needed renovations, or pay for an upcoming event. Qualified borrowers can finance up to 90% of your home's value with a loan amount up to \$100,000.

Save money with:

- + Low closing cost options
- + Low variable rates
- + No points
- + No annual fees
- + Tax deductions (consult your tax adviser for details)
- + Automatic payment from your payroll or designated account

Enjoy the convenience of accessing your money in-person, by ATM, check, phone, or through Online Banking.

Ready to get started? Apply online or call 855.835.MFCU, ext. 1750, for current rates and/or to schedule your appointment. Appointments are not necessary but recommended to give you the service that you deserve.

Holiday Closings

- + Monday, October 14, 2013
- + Thursday, November 28, 2013
- + Tuesday, December 24, 2013
(Closed at Noon)
- + Wednesday, December 25, 2013
- + Tuesday, December 31, 2013
(Closed at 3 p.m.)
- + Wednesday, January 1, 2014

mfcu.net
855.835.MFCU

Making a
POSITIVE⁺
difference.

Branch Spotlight: Mt. Pleasant - Blue Grass

With two branches in the community, Members First Credit Union proudly serves Isabella County. One branch, located at 4490 E Blue Grass Road, opened its doors in April 2012.

It's only been open a short time, but the staff is already making their mark in the community! MFCU held the annual Kid's Day at the Mt. Pleasant Discovery Museum and supported CMU Athletics as the Title Game sponsor for the football game against Toledo.

"We really strive to Make a Positive Difference for our members and make their lives better," said Kyle Hartley, a Member Service Representative with MFCU since 2011.

The Community Difference Project has been active in Mt. Pleasant as well. The Blue Grass branch has been a part of the United Way of Isabella County's "Stuff the Bus!" School Supply Drive, volunteered at the Special Olympics Michigan State Summer Games, and supported 4H auctions by buying livestock and donating it to the Isabella Community Soup Kitchen and the Rosebush Emergency Assistance Program.

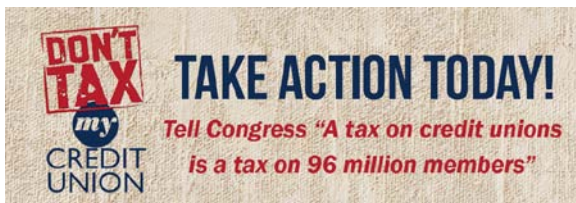
"I love working for MFCU. The management is so supportive of the staff and allow us to be involved in the communities we live and work in," said Branch Manager Lisa Foy.

Look for Members First Credit Union at the Mt. Pleasant Business Expo on October 8 from 4-7p.m at the Comfort Inn. If you'd like to check out the new branch for yourself, the Blue Grass branch is hosting the Mt. Pleasant Chamber of Commerce Business After Hours event on October 23 from 5-7 p.m. We hope to see you there!



Mt. Pleasant Blue Grass Staff Members
Kyle, Carrie, Derick and Matt

Help Protect Your Credit Union!



You may have heard that politicians in Washington are considering an overhaul of the federal tax code. This proposed overhaul has the potential to greatly harm Members First Credit Union and our members.

As a member, you know that Members First Credit Union is owned and directed by you. Unlike banks that maximize profits for a small group of investors, credit unions exist to serve their members, including working families, small businesses, and the

local community. Because we return benefits to our members, we are able to offer higher returns on savings, lower rates on loans, and most importantly, low or no fees. That's why your credit union is not-for-profit and tax exempt.

Now banks and some politicians in Washington are talking about taxing credit unions like Members First Credit Union, despite the fact that we are not-for-profit. Since credit union are not-for-profit, taxing credit unions could destroy credit unions as we know them, eliminating financial choice for consumers like you. Taxing credit unions is not only bad for our nation's economy, a tax on credit unions is really just a tax on you and the 96 million other member like you, since it would result in high loan rates, lower deposit rates, and more fees.

Help protect your credit union and your benefits as a credit union member! Congress needs to hear from members like you that taxing credit unions is a bad idea.

How can you help?

1. Send a pre-written letter, or write your own to your member of Congress urging support for the credit union tax exemption. It only takes a few minutes, just visit mfcu.net or go to donttaxmycreditunion.org and click **Take Action!**
2. Visit donttaxmycreditunion.org to learn more about the additional resources that are available to assist credit unions in getting this important message out.