

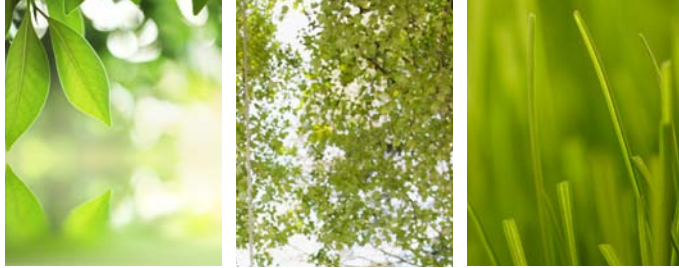


MEMBERS FIRST CREDIT UNION *Extra Credit* +

Spring 2013



Eric Brubaker
President/CEO



A Note from the President/CEO

Spring brings a sense of renewal and change. Our Board and employees are highly engaged in those feelings right now and are excited to involve you.

A renewing **three-year strategic plan** has been set. The employees have all committed to the goals and are taking ownership of tactics that will benefit you and the longevity of our credit union. Two of the tangible benefits of the merger I've been promising will be offered to you in the coming months as well.

First up is a **customized checking product line** that will allow you to have the package that best fits your needs. Gone are the days of one product for all. We will now be able to offer you a solution (and rewards!) for higher balances, more convenience for electronically driven members, a simple account for those that want free services, advantages to our senior members, and a new solution to those who may not have qualified for a checking account in the past. This is a very exciting change!

On June 3rd the new checking products will be available for new accounts and on August 1st you (current members) will be moved into the package that is right for you.

Along with the new checking packages comes a **renewed Online Banking experience!** A fully updated Online Banking service with more personal financial management tools, integrated Bill Pay, and continued Mobile Banking will be launching on August 19th. The new service will empower you to do more with your account.

More information will be available on mfcu.net and mailed directly to you as we get closer to the new products and services being available. All of us are excited to bring you these new customized options. We are (a new) Members First Credit Union with a staff that is more committed than ever to Making a Positive Difference for you.

Go Ahead

Pick your car
Pick your term
Pick your payment

Why go to a quick finance place or settle for high cost financing AND pay more than you should?

At Members First Credit Union, you pick:

- + A payment designed to fit your needs
- + The term that's right for you
- + What branch is most convenient

Get on your way to your **everyday adventures** with these additional benefits:

- + No application fee – others in the area charge \$125
- + Finance the whole purchase, taxes, title and license fee with no down payment
- + Get up to an additional ½% APR off your consumer loan rate based on your relationship with us
- + Low interest rates
- + With an Auto Savings Loan you can build a savings account at the same rate that you are paying on your loan

Experience the positive difference we can make for you and apply online at mfcu.net or 24/7 by calling 855.835.MFCU



Swinging for Scholarships

Help support the power of education and financial literacy. Your fun day in the sun will make college dreams come true for local students through our scholarship program.

Join us for our 15th Annual Golf Outing!

Tuesday, June 18th

Buck's Run Golf Club in Mt. Pleasant

8:00 a.m. shotgun start

Your \$80 entry fee includes:

- + Continental Breakfast
- + 18 holes of golf on a nationally ranked course
- + Golf cart
- + Water and soft drinks on the course
- + A boxed lunch
- + A chance to win great prizes
- + Lots of door prizes!

For registration and sponsorship information, please contact **Katie Stoeckle at 855.835.MFCU ext. 1263 or kstoeckle@mfcu.net**. Or come in to any of our eight locations to fill out the application form. We'll just need your golfers' names and payment.

Golfer #1 _____

Golfer #2 _____

Golfer #3 _____

Golfer #4 _____

Students & Parents!

Are you looking for another way to finance higher education for you or your child? If so, you could be a recipient of a \$1,000 Scholarship!

At Members First Credit Union, we believe in the power of education and financial literacy. We will award seven \$1,000 scholarships to qualified applicants. Scholarship recipients are selected on a number of criteria, including academic record, essay, leadership and participation in community activities, honors, work experience, education and career goals. Nontraditional students are encouraged to apply!

The seven scholarship recipients will be invited to our "Swinging for Scholarships" golf outing on June 18th at Bucks Run Golf Club in Mt. Pleasant.

Visit mfcu.net to print out an application or stop in to a local branch.

Applications will be accepted no later than Tuesday, April 30th by 5 p.m.

Attention: Please See Enclosed Privacy Form

Members wishing to opt out of Members First Credit Union's marketing agreements with any third party solicitation must inform the credit union of your desire to do so. A privacy form is included with your statement providing further information. To inform us, sign the tear-off portion of the form and either mail, fax, or bring it in to any office. If signed in prior years, there is no need to sign again.

From the Board of Directors **1st Quarter Dividends Paid March 31, 2013**

Our Board of Directors has announced the following 1st 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.

Branch Spotlight: Harrison

The Harrison community is known for its small town charm and community pride, and the staff at Members First Credit Union is no different. Located at 3641 North Clare Avenue, our Harrison branch looks to assist members at every opportunity.

“Harrison is a great community with lots of wonderful people we enjoy doing business with on a daily basis,” said Pat Sexton, Harrison branch manager.

The staff is proud to get involved in the community. Already this year, the branch was part of the 95.3 CFX Caravan of Care food drive, collecting donations for the Stone Soup Project and Clare Food Pantry. MFCU also sponsored pony rides for kids at the 2013 Frostbite Festival.

“A lot of our members are like family, and they enjoy bringing in and referring their own friends and family to our credit union,” said Amy Williams, a Loan Officer with the Harrison branch since 2005.

Members First Credit Union provides several financial planning options to the Harrison area, including unique and fun youth programs.

“We enjoy watching kids take advantage of the Kids Club prizes and teaching them to be super savers,” adds Gayle Neckel, a Member Service Representative at Harrison since 2011.

Look for MFCU at several community events this year, including the Memorial Weekend Car & Motorcycle Show and the Clare County Fair!



**Our Harrison Staff (left to right)
Jennifer, Kim, Sophie, Adrian, Amy, Gayle, Amy, Pat**

Rev-Up Savings with an Auto Savings Loan

With MFCU's Auto Saving Loan, you'll create an out-of-sight, out-of-mind savings plan that helps you set aside fund for the future.

- + Save at the same rate that you're paying on your loan
- + Contribute a monthly amount to you Auto Savings account; up to a maximum of 10% of your monthly loan payment.
- + Call 855.835.MFCU for 24/7 person-to-person loan decisions or apply online at mfcu.net

Here's How It Works:

Step 1: Sign-up for an Auto Savings Loan when you apply for a vehicle loan OR convert your existing auto loan to a Auto Savings Loan.	Step 2: Set your contribution level— up to 10% of your total monthly loan payment!	Step 3: Earn the same interest rate on your savings that you're paying on your loan.	Step 4: Reap the rewards! Once it's set-up, your savings grows automatically each time you make a loan payment.
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Since the Auto Savings Account is out of sight, out of mind it will help to financially prepare for the future. After you've paid off your auto loan you can use the money for a down payment on your next vehicle, a vacation, or simply whatever you want!

Use the Auto Savings Loan calculator on our website to see how much you can save. Already have an auto loan with us? Call 855.835.MFCU to switch to an Auto Savings Loan today!

mfcu.net
855.835.MFCU

Making a
POSITIVE⁺
difference.

What Is Identity Theft?

We've all heard a lot about identity theft lately. It seems like it's always on the news or in advertisements for companies trying to prevent it. But what exactly is identity theft?

Identity theft occurs when someone assumes your identity by using your social security number and personal information to open bank, credit card or other accounts in an attempt to commit fraud or theft. The Federal Trade Commission estimates that as many as 10 million Americans have their identities stolen each year.

If you become a victim of identity theft, act quickly in order to clean up your credit:

- + Obtain a copy of your credit reports from the three major credit reporting agencies: Equifax, Experian and TransUnion. Ask them to place a fraud alert on your credit report. Include a statement that asks creditors to call you for permission before any new accounts are opened in your name.
- + Contact creditors for any accounts that have been tampered with or opened without your knowledge. Be sure to put complaints in writing.
- + File a police report and send copies to your creditors and credit bureaus as proof of the crime.
- + Report the fraud to the Office of the Inspector General's fraud hotline.

You can protect yourself against identity theft in the following ways:

- + Guard your Social Security number and keeping track of all of your accounts.
- + Routinely check your credit report for unauthorized activity - get a credit report at least once a year and clean up any errors.
- + Buy a shredder and destroy bills, pre-approved credit offers, and other documents with personal information before throwing them out. Or bring your unwanted documents to one of the credit union-sponsored Shred Days.
- + Stay on top of your finances, especially bill due dates, so you'll know if a bill is missing.
- + Carefully monitor your bank/credit union accounts and reconcile your checkbook regularly.
- + Know your credit union's policies regarding account errors and loss. Read the fine print.

For help on recovering from identity theft and other debt, take advantage of the GreenPath program, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 9 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at www.greenpath.com

 lovemycreditunion.org

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- Waived upgrade fee

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