

Shared Interest

Letter From the President

Happy New Year!

Change is inevitable and there is a big change at our Credit Union. After 27 years of service, Nancy Bourdo, Vice President, retired on December 28, 2018. During her tenure she was a Teller, Collector, Loan Officer, Vice President, and truly my right hand person. Nancy's willingness to help our members and fellow employees and see that our Credit Union ran well on a daily basis was what made her such a valued employee. She will be missed tremendously!

Fortunately we have a great staff and we have been preparing for this change. Toni Winkas has stepped up into the role of Vice President. Toni has been with the Credit Union for 18 years and has a true sense of commitment to the Credit Union. I am looking forward to working with Toni in this new position.

We are committed to our Mission Statement which is: Muskegon Federal Credit Union is committed to providing you with innovative ways to meet your financial needs and responsibilities. We endeavor to maintain a strong financial status while providing a professional and friendly atmosphere.

I look forward to a wonderful New Year serving you!

Janet "Jan" Herrmann
President

New With Visa Credit Cards

2019 Visa Credit Card Promotions

Earn More MVP Reward Points

Open a new Visa Platinum and receive 500 points or open a new Visa Platinum ScoreCard and receive 1,000 points.

Earn More ScoreCard Reward Points!

You can earn ScoreCard Reward Points when you transfer your balance from another credit card to your Visa Platinum ScoreCard.

Do you have a poor credit score? MFCU is here for you!

Members can now apply for a Visa Platinum credit card with a credit score as low as 600 (C paper grade score).*



*Other qualifications and restrictions apply. See the Loan Department for complete details.

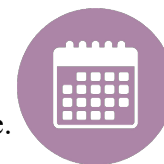
67th Annual Meeting

Saturday, March 9, 2019

Time: 6:30 p.m. Business Meeting
7:00 p.m. Dinner
8:00 p.m. Election

Place: Polish Falcon
1014 W. Hackley Ave.

Cost: \$12 per person



*Tickets go on sale
February 4th
through
March 1st.*

We are currently accepting nominations for two open positions on the Board of Directors. Those interested in serving your fellow Credit Union members should send or drop off a resume of your qualifications to MFCU to the attention of the Nominating Committee by February 22nd.

If you have any questions, please call 231-722-7285 or stop by the Credit Union.

First Mortgage & Home Equity LOC

There's no place like home and that's why we offer our members home loans to fit their needs.

First Mortgage

Whether you're looking to buy or refinance, we will be with you the entire time to ensure you're making the best decision for you, your family and your future. For more information, contact Lora Kroon at 616-292-2108.

Variable Rate Home Equity Line Of Credit (HELOC)

Have money at your fingertips with a Variable Rate HELOC. Unlike a Fixed Rate HELOC, you will have ongoing access to the available funds for 5 years. For more information, call 231-722-7285.

Your Online Banking Security

Here at MFCU we are committed to the security of your information and accounts. As part of that commitment, we are making some improvements to the security with It's Me 247 Online & Mobile Banking.

Starting March 1, 2019, all It's Me 247 Online & Mobile Banking members will be required to have a more complex password. The new password rule requires the password to contain a least three of the following: lowercase letter, uppercase letter, number and a special character.



Youth Corner

*12 Month Youth Share Certificate**

We are happy to introduce the new Youth Share Certificate available to all of our members 18 years old and younger. With this new Share Certificate, you will be able to add funds to the Share Certificate during its term.

*\$100 minimum deposit to open. See Share Certificate rates for APY (Annual Percentage Yield). An early withdrawal charge may apply, see Share Certificate TIS Disclosure for complete details.

Main Branch

65 W. Laketon Avenue
Muskegon, MI 49441
Lobby Hours:
Monday-Friday 9:00-5:00
Drive-Up Hours:
Monday-Thursday 9:00-5:00
Friday 9:00-6:00



Voice Response: 1-800-860-5704
Toll Free: 1-877-574-2200
Phone: 231-722-7285
Fax: 231-722-6167

www.muskfedcu.com



Holton Road Branch

1700 Holton Road
North Muskegon, MI 49445
Lobby and Drive-Up Hours:
Monday-Friday 9:00-5:00

Saturday 9:00-12:00
(Drive-Up Only)

Savings Products

Christmas Club

Open a Christmas Club Savings Account today and take away the stress of the holidays by saving all year long.

Youth Savings Accounts

You can't start too early to teach your children to be financially responsible. Open a Youth Savings Account to help them learn the importance of saving, earning or investing money.

Share Certificates

Relax while your money grows. When you open a Share Certificate, you can take advantage of our competitive interest rates and terms.

Get Your Tax Return Faster

Direct Deposit is the fastest, easiest way to receive your tax refund. You will need our Routing Number 272483196 and your Member Number with the correct suffix. Do not enter any spaces or dashes. If you have any questions, give us a call.

Holiday Closing

Presidents' Day

Monday, February 18th