

Shared Interest

Letter From The President

Hello Members!

I am SO excited to tell you about our loan promotion. We have slashed our **VEHICLE** and **RECREATIONAL** loan rates by 1% for almost every paper grade loan! Depending on your credit score and the term of the loan, you could be paying **1.50% APR*** for a vehicle and **2.50% APR*** for a recreational vehicle. Now is the perfect time to **PURCHASE** or **REFINANCE** your existing loan! Call us or apply online and let the savings begin.

Times have been very hard for all of us during the pandemic and we want to thank you for your patience and understanding as we continue to navigate through this unprecedented time.

I want to assure you that while so many things have changed in our country and world, there is something you can count on not changing and that is our commitment to helping you meet your financial needs. So, encourage your family and friends to come join **YOUR** Credit Union and take advantage of the many services and rewards that you enjoy as a member of Muskegon Federal Credit Union!

Serving You,

Jan Herrmann-President

*APR=Annual Percentage Rate.

Holiday Season, Your Reason Loan

5.00% APR* for 12 months!

Hurry to MFCU to take advantage of the “Holiday Season, Your Reason Loan” and have peace of mind knowing the holidays will be easier on your budget. To apply online, visit www.muskfedcu.com or contact the Loan Department at 231-722-7285.

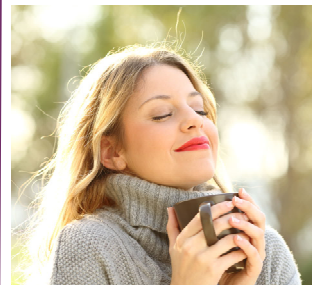
*APR=Annual Percentage Rate. Offer for qualified members. Maximum loan amount is \$2,000. Cannot be combined with any other loan promotion. Only one of these loan types at a time. Offer ends December 31, 2020.

Need a little extra cash this holiday season?



Skip-A-Payment

2020 has been a challenging year and the holidays can be expensive, that’s why we provide a financial solution that brings relief. With a Skip-A-Payment* you can have a whole month to regroup.



To take advantage of this offer, contact the Loan Department at 231-722-7285.

*A Skip-A-Payment charge applies. Member must be in good standing (loan must be current and never been 30 days delinquent or had a modification and your account at a positive balance) to qualify. Cannot be used to skip a first payment. First Mortgages and VISA are excluded from this offer. Limited to one per year, per loan.

Earn MVP Reward Points with Debit Card Roundup

You can watch your savings grow with Debit Card Roundup.

This program rounds your debit card purchases to the next dollar and transfers the extra change to a savings account. Enroll by **December 31st** and you will receive **1,000 MVP Reward Points**.

How it works:

	<i>Start saving today!</i>				<i>Total amount debited from your account</i>
	<i>You Spend</i>	<i>We round up</i>	<i>=</i>	<i>Total amount transferred to savings</i>	
<i>Coffee</i>	\$3.47	+ \$0.53	=	\$4.00	
<i>Lunch</i>	\$6.89	+ \$0.11	=	\$7.00	
<i>Gas</i>	\$27.21	+ \$0.79	=	\$28.00	
					\$1.43



Christmas Club Announcement

Your Christmas Club balance will be available in your Share Account on November 1st.

If you do not have a Christmas Club Savings Account, be sure to open one for 2021 and save a portion of your check through Payroll Deduction, Direct Deposit, or stop in to make a deposit.

Take away the stress of the holidays by saving all year long!

Youth Corner

Great gift or stocking stuffer ideas available here!

- Opening a Youth Savings Account
- Depositing money into a Youth Share Certificate
- Visa Gift Cards
- Discount Cinema Tickets



Holiday Closings

Thanksgiving

November 26th & 27th

Christmas

December 24th & 25th

New Year's Eve

Closing at 12:30 p.m.

December 31st

New Year's Day

January 1st

Attention Snowbirds!

If you are going south for the winter, please remember to change your address with us, even if you notified the Post Office with a forwarding address. This ensures you receive your statements in a timely manner and avoid a Wrong Address Charge.

A Rewarding Way to Apply for a Loan!

Apply for a loan at muskfedcu.com or the MFCU Mobile App and you will receive **1,000 MVP Reward Points** when your loan is disbursed by **December 31st**.*

* Points will be given no later than 1/8/21.

Apply for a loan anytime and from anywhere!

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 or Text: 231-722-7285
Fax: 231-722-6167

www.muskfedcu.com



Holton Road Branch

1700 Holton Road
North Muskegon, MI 49445

Lobby Hours:

Monday-Friday 9:00-5:00

Drive-Up Hours:

Monday-Friday 9:00-5:00
Saturday 9:00-12:00