

Shared Interest

Letter From The President

Hello Members!

I want to begin by thanking all of you for your patience and understanding during the pandemic. There were times when you may have had to wait in line longer than you are used to, but you were kind to the staff and patient with each other and that is greatly appreciated.

I am so grateful for the staff and the excellent job of meeting your financial needs via the drive-thru and phone and want to say a huge **THANK YOU** to them!

We may not be back to business as usual but one thing I know for certain is that we will survive and thrive again if we continue to work together!

To better serve you, check out muskfedcu.com for the many remote access services available. We continue to be here to meet your financial needs and that is one thing you can count on now and in the future.

Have a safe and healthy summer!

Serving you,



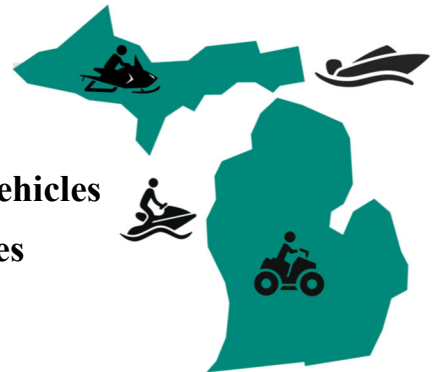
Janet "Jan" Herrmann
President

Recreational Vehicle Loan

Adventure awaits! Finance what moves you!

We finance:

- **Watercraft**
- **Off Road Vehicles**
- **Snowmobiles**
- **And more!**



Bring your recreational vehicle loan to MFCU to see if we can beat your existing rate by **0.25%.***

Finance a recreational vehicle by September 30, 2020 and receive **1,000 MVP Reward Points**.

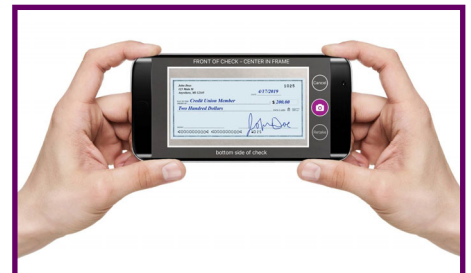
*Minimum Loan Rate 3.25% Annual Percentage Rate. Must show proof of rate from the other financial institution. Your rate is based on your credit score history and may be higher. Rates and terms are subject to change. MFCU loan refinancing not eligible. Offer ends 9/30/2020.

Mobile Check Deposit

Don't have time to visit the Credit Union to deposit your check? Try Mobile Check Deposit* and make your check deposit right from your mobile device.

Enroll in Mobile Check Deposit and deposit a check by September 30, 2020 and receive **1,000 MVP Reward Points**.

*The Mobile Check Deposit feature is available only on the Muskegon Federal Credit Union Mobile App and after approval. Some restrictions apply. Check funds are subject to a hold.



Important Disclosure Changes

Regulation CC Change

To comply with Regulation CC, effective July 1, 2020 the next day availability limit on check deposits will be \$225, previously \$200. Large check deposit amounts over \$5,525 will be held for 7 business days, previously \$5,000.

Truth In Savings Disclosure Change

Effective August 15, 2020, the Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent up to 15 days in advance.

Beware of Fraud!

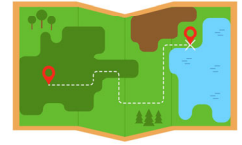
Fraud is on the rise. It is very important to protect your information from fraudsters.

Here are some ways you can protect your information and accounts:

- Closely monitor your accounts and report suspicious activity right away no matter how small the amount.
- Don't be afraid to ask questions about a suspicious or unexpected check, email, or letter that asks you to send funds.
- Let us know of your travel dates and destinations.
- Steer clear of ATM or credit card machines that appear dirty, in disrepair or look tampered with.
- Ensure your contact information is current on all of your accounts.
- Do not give your account number, social security number or card number to anyone who contacts you.

Travel Notifications

Don't forget to let us know before you travel!



If you have a Debit Card or Credit Card that you plan on using while traveling, don't forget to notify us. Letting us know of your travel plans will help prevent any unnecessary blocks on your card.

We will need to know your travel dates, where you are going and your cell phone number. Stop by to submit a travel notification or if you have a codeword on your account, you can call 231-722-7285.

Have a happy and safe summer!

Holiday Closings

Independence Day

Friday, July 3rd
Saturday, July 4th

Labor Day

Monday, September 7th

Youth Corner

Youth Week: July 13-17

Dollar Dog Ca\$h Day: July 13-17

CANCELED until further notice

*For Credit Union members 18 years old and younger.

*For Credit Union members ages 2-12 years old.

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



Equal
Opportunity
LENDER

NCUA
Federally insured
by NCUA

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