

# Shared Interest

## Letter From The President

Happy Spring Members!

During this time each year excitement looms for longer days, warmer weather, and a chance to get outside and enjoy the flowers as they begin to bloom.

Speaking of getting outdoors, this is a great time to start thinking about your lending needs. We are here to ensure you are getting great rates and excellent member service as you navigate the loan process.

It's time to spring into action if you would like to:

- Lower your current monthly loan payments.
- Refinance to get a lower rate.
- Consolidate your debt.
- Build your credit.
- Purchase your dream home.
- Purchase a Vehicle or Recreational Vehicle.
- Make home improvements.

Take a breath of fresh air and apply for a loan with us where there is no application fee or pre-payment penalty. Start the loan application process by applying online or by using the Mobile App, calling the credit union, or visiting one of our locations.

Serving you,

Toni J. Winkas  
President

## Know Who You Owe

Mortgage companies often sell your home loan and that can make it difficult to know the company who is handling your mortgage account.

Muskegon Federal Credit Union is partnered with AmeriCU Mortgage and we are with you from the beginning to the end. We are here to work closely with you, listen to your concerns, answer any questions as they arise, and find the best mortgage product that is right for you.



*Join us on May 3rd at 65 W Laketon Ave for a Mortgage Open House and meet Lora Kroon, our Mortgage Loan Representative. No appointment is necessary.*

**Need help right now?  
Contact Lora at 616-292-2108.**

## Great Low Rates!

***Auto Loan Rates  
as low as 5.00% APR!\****

***Recreational Vehicle Rates  
as low as 6.25% APR!\****



***Now is a great time to purchase a new vehicle or bring your existing auto loan or recreational vehicle loan to MFCU to see if we can beat your rate!***

\*APR=Annual Percentage Rate. Your rate is based on your credit history and term of the loan and may be higher. Rates and terms are subject to change at any time.



## Convenience That Pays

Checking accounts allow you to have access to your money anytime from anywhere.



Receive **\$30\*** when you:

- Open a new checking account in May
- Open a debit card and use it\*\*
- Enroll in Bill Pay and pay a bill\*\*

\*The first 50 members who meet the above requirements and are in good standing with the Credit Union will qualify. Funds will be deposited into the savings account by 7/12/24. Offer available only for new checking accounts opened during May.  
\*\*Within 30 days of opening a checking account.

## Scholarship Raffle

*Enter to win one of two \$1,000 Scholarships!\**

Starting **June 3rd through June 28th**, members ages 17 or older who plan to enroll in a higher learning institution for the 2024 Fall Semester can enter to win a **\$1,000** Scholarship. To enter the raffle:

- Go to [www.muskfedcu.com/scholarship](http://www.muskfedcu.com/scholarship)
- Complete a form at one of our locations

\*Members must be in good standing with the Credit Union and have a valid phone number to be eligible. Winners will be announced 7/19/24 and will receive a \$1,000 check payable to the higher learning institute provided on the entry form.

## Youth Corner

### Youth Share Certificates:

The first 50 members who open a Youth Share Certificate between **May 1st and June 28th** will receive **\$30** deposited into their savings account.\*

\*Members 18 years old and younger. \$100 minimum deposit to open. \$30 will be deposited at share certificate opening.



### Report Card & Diploma Offers\*:

**Report Card:** Show us your June 2024 report card and we will deposit **\$5** into your savings account.

**Diploma:** Graduating seniors, show us your 2024 High School diploma and you will also receive **\$10** in your savings account!

\*Members 18 years old and younger. Offer expires 7/31/24.

### 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 9:00-5:30



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](http://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

## Holiday Closings

### Memorial Day

Monday, May 27th

### Juneteenth

Wednesday, June 19th

### Independence Day

Thursday, July 4th

## Bill Pay

We've made paying bills easy and free\*! Bill Pay is the most flexible way to receive, pay, and organize your bills online when it's convenient for you.

It's easy to enroll and all you need is a checking account. On your next visit to It's Me 247 or the Mobile App, click on "Pay & Transfer" and then click on "Enroll in Bill Pay."



\*There is a \$5 Bill Pay Inactive Fee if there is not at least 1 Bill Pay transaction per month.

## Our Mission

*"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."*