

Shared Interest

Letter From The President

Hello Fellow Credit Union Members,

I am so excited to have summer here and to be able to go out and about with family and friends without a mask!!

Now we can get back to “normal,” whatever that means, right? I say normal is just a setting on a dryer!

As you think about summer fun I want to remind you that we have RV loans as low as 2.50% APR.* It is also a great time to refinance a vehicle loan that you currently have or purchase a vehicle as low as 1.50% APR.* *In addition to these awesome rates, if you finance an RV or vehicle by August 31st you will receive an extra 0.25% off your approved rate.* You can apply for these loans online, over the phone, or by stopping by the credit union.

Be sure to let us know when you are traveling out of state so you don't have an issue with your VISA or debit cards.

Be safe, healthy, have lots of fun, and enjoy the sun!



Janet “Jan” Herrmann
President

*APR=Annual Percentage Rate.



Ride In For Summer Fun!

*Finance a vehicle or recreational vehicle with MFCU by August 31, 2021 and receive 0.25% off your approved rate.**

No matter what kind of ride, we have a deal for you!



Contact our Loan Department for complete details.

To apply:




- Call 231-722-7285
- Online at www.muskfedcu.com

*A 0.25% rate reduction off the approved rate or as low as 1.25% APR (Annual Percentage Rate) for a vehicle loan and 2.25% APR (Annual Percentage Rate) for a recreational vehicle loan. Your rate is based on your credit history and term of the loan and may be higher. Rates and terms are subject to change. MFCU loan refinancing not eligible. Offer expires August 31, 2021.

Save Money by Spending Money!

Save while using your debit card!

Debit Card Round Up program rounds your debit card purchases to the next dollar and transfers the extra change to a savings account.

How it works:	You Spend	We round up	Total amount debited from your account
 Coffee	\$3.47	+ \$0.53	= \$4.00
 Lunch	\$6.89	+ \$0.11	= \$7.00
 Gas	\$27.21	+ \$0.79	= \$28.00
Total amount transferred to savings			\$1.43

*Enroll in Debit Card Round Up by September 30, 2021 to be entered into a drawing for a \$50 VISA Gift Card.**

*Winner of the \$50 VISA Gift Card will be notified by October 15, 2021. Winner must be in good standing with the Credit Union and have a valid phone number to be contacted.

Beware of Fraud!

Fraud and scams are everywhere, so fraud awareness is becoming an important part of everyday life.

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.

Holiday Closings

Independence Day

Monday, July 5th

Labor Day

Monday, September 6th

Travel Plans

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!

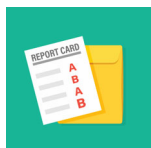
Youth Corner

Youth Week July 12-16

Win \$50: Go to www.muskfedcu.com/youth-week between July 12th through the 16th to enter your name into the Youth Week Drawing. Five members, 18 years old and younger, will be selected to win \$50. Winners will be notified by July 20th!

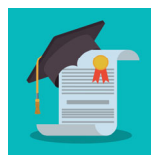
Extra MVP Reward Points: Receive an extra 200 MVP Reward Points for every deposit made during youth week.

Report Card & Diploma Offers*



Report Card: Show us your June 2021 report card and we will deposit \$5 into your savings account.

Diploma: Graduating seniors, show us your 2021 High School diploma and you will also receive \$10 in your savings account!



*Members 18 years old and younger. Offer ends July 31, 2021.

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."

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