

Shared Interest

Letter From The President

Hello Members,

To say this has been a year of juggling a multitude of issues is an understatement!

Between the pandemic and the effect of it on our economy, health, social life, and mental wellbeing, it has been an unprecedented year for sure.

I am so proud of our Staff for their hard work while we have been short-handed and waiting on members through the drive-thru! We have worked together as a team to ensure that your financial needs have been met.

A HUGE thank you to each of You for your patience and understanding as we are navigating COVID-19.

Stay tuned for further Annual Meeting details as the Board of Directors and I determine whether it will be a virtual or a live event.

I want to remind you to take advantage of our low Vehicle and RV loan rates. Apply online or give us a call and we will take your application over the phone.

I hope and pray your 2021 is healthy and safe.

Serving you,

Janet "Jan" Herrmann-President



VISA Credit Cards

MFCU has the perfect credit card for you!

No credit yet? Or trying to build your credit score?

Secured VISA

- 8.90% APR*
- Credit limit is secured by your savings
- No minimum credit score required

Looking for a credit card that offers great rewards?

Platinum VISA with ScoreCard

- 7.90% APR*
- Earn ScoreCard Reward Points on all purchases

Need to consolidate credit card debt at a lower rate?

Platinum VISA

- 8.90% APR or 10.90% APR*



All MFCU Credit Cards have no annual, balance transfer or cash advance fees. Ask our loan department for complete details.

*APR=Annual Percentage Rate. Individual rates are determined by your credit score and are subject to approval.

Safe and Easy Way to Deposit Your Check

Don't have time to visit the Credit Union to deposit a check or you're limiting the number of places you have to go?

Try Mobile Check Deposit* and make your check deposit right from your mobile device. Enroll and deposit a check by March 31, 2021 to be entered into a drawing for a **\$50 Visa Gift Card**.*

*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. Winner of the \$50 Visa Gift Card will be announced by April 16, 2021. Winner must be in good standing with the Credit Union and have a valid phone number to be contacted.

Holiday Closing

Presidents' Day
February 15th

69th Annual Meeting-Saturday, March 13th



Location, time, and ticket cost will be announced at a later time.

If we are allowed to have our Annual Meeting in person, would you attend?

Yes No

Name

Please respond by February 5th.

Send your response to:
MFCU
65 W Laketon Ave
Muskegon, MI 49441

Or you can submit your response online by visiting
www.muskfedcu.com/annual-meeting-questionnaire

Nominations are currently being accepted by the Nominating Committee for three open positions on the Board of Directors. Board Members are elected by the membership at the Annual Meeting for a three-year term.

To run for the Board of Directors, you must be a member in good standing and have obtained the age of 21. You may not be a current staff member or be related to a current staff member of MFCU. If you are a family member of a current official, you must state that in your resume.

When you run for the Board of Directors, you are committing to the following:

- Attending a regularly scheduled Board Meeting once a month (the date and time approved at the Organizational Meeting) and other periodic meetings that may be deemed necessary.
- Reviewing the Board packet prior to coming to the meeting.
- Agree to adhere to the Financial Literacy Policy within six months after election.
- Abiding by the Board Policy, which you would be given a copy of if elected to serve, along with all Federal guidelines for the Board.
- Not missing three consecutive meetings or five meetings in a year.
- Not having a personal agenda, but working together with the President and fellow directors to see that the members' needs are met.

If you are interested in becoming more involved and serving your fellow members, please send a brief resume of your qualifications to MFCU to the attention of the Nominating Committee by February 26. If you have any questions, please call the Credit Union.

Youth Corner

Attention Members 12 years old and younger!
We need your help!

As of December 31, 2020, the Dollar Dog and Stork Club programs have ended.

We are excited to try something new! This time we would like to hear from you, our youth members! Visit www.muskfedcu.com/new-youth-program to submit your suggestions for a new name.

The member whose idea is chosen for the new youth program name will win \$200!

*For members 12 years old and younger only (parents may need to assist your younger children). Ideas must be submitted by a MFCU member in good standing and with a valid phone number. All submissions must be received by February 19, 2021.

End of Deposit Punch Cards and Dollar Dog Coins

Starting January 1st receive 100 MVP Reward Points for each deposit made to a youth account. This change replaces the Dollar Dog Coin program, and the Stork Club and Next Gen Punch Card programs.

Any Coins and Punch Cards that have not been redeemed can be turned in the week of **March 22rd through the 26th.**

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