



# Shared Interest

## Letter From The President MFCU is Here for You!

Happy New Year!

We have some exciting changes that will be happening throughout 2023. I encourage you to read our quarterly newsletters, website, mobile app, and Facebook page to keep up to date with what is going on at your Credit Union.

We are all feeling the impact of the rising costs of goods and services in our economy. To help you incur less fees, the Board of Directors approved some adjustments to the fee schedule that will benefit you. As of January 1st the following fees will be different:

- There will no longer be a Reg D Violation fee.
- The Courtesy Pay fee of \$30 will no longer be charged if the negative balance is \$5 or less.

Another way we want to show our appreciation to you is, for the month of January we are doubling our MVP Rewards Points. To find out what you can receive for your points, visit our website or call.

I hope and pray your 2023 is healthy and safe.

Serving you,

*Toni*  
Toni J. Winkas  
President



***We have a variety of loans, accounts, and services to meet your financial needs!***

**Loans**

- New and Used Auto
- Recreational Vehicle
- Mortgages
- Home Equity Line of Credit
- VISA Credit Cards
- Revolving Line of Credit
- Signature Loans

**Accounts**

- Share Savings
- Checking
- Christmas Club Savings
- Health Savings (HSA)
- Individual Retirement (IRA)
- Share Certificate
- Youth Savings

**Services**

- Mobile Check Deposit
- Bill Pay
- Online, Mobile, & Telephone Banking
- Instant Deposit for Direct Deposits
- Debit Card Round Up
- Many More!

**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."***

### Win \$100

Watch your savings grow with Debit Card Round Up. This program rounds your debit card purchases to the next dollar and transfers the extra change to a savings account. Enroll by March 31st and you will be entered into a drawing for \$100.\*

	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
<b>Total amount transferred to savings</b>					<b>\$1.43</b>



\*Winner will be contacted by April 14, 2023. Winner must be in good standing with the Credit Union and have a valid phone number to be contacted.

# 71st Annual Meeting Saturday, March 11, 2023

*Tickets are available from February 6th to March 3rd.*

**Time:** 6:30 p.m. Business Meeting  
7:00 p.m. Dinner  
8:00 p.m. Election

**Place:** Polish Falcon  
1014 W. Hackley Ave.

**Cost:** \$12 per Member/Joint Owner  
\$20 per Non Member/Guest



Nominations are currently being accepted by the Nominating Committee for four 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 (date and time determined at the Organizational Meeting) and other periodic meetings that may be deemed necessary.
- Reviewing the Board packet prior to the meeting to be prepared. Notifying the President or Chairperson if there are any other items you wish to be considered being placed on the agenda prior 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 four 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 24th. If you have any questions, please call the Credit Union.

## Holiday Closings

**Martin Luther King Day**  
January 16th

**Presidents' Day**  
February 20th

## Youth Corner

*Exciting for things for  
2023!*

### Monthly Drawing\*



Every month a member will be selected to receive a **\$50** pizza gift card for the family.

### Quarterly Drawing\*

Every quarter, six members will be selected to win **\$50** deposited into their share savings account.



### Annual Drawing\*

In June, two members will be selected to win a **\$50** deposited into their share savings account.

\*Members 18 years old and younger.

### Main Branch

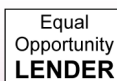
65 W. Laketon Avenue  
Muskegon, MI 49441

#### 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