

# Shared Interest

## Letter From The President

Hello Members,

2023 is flying by! Fall is here and the leaves are changing.

Speaking of changes, I am excited to announce that we have added Instant Issue Debit Cards to our Debit Card Program. This means we can print your Debit Card right at the Credit Union. Be sure to share this news with any teens ages 14 through 17 that they can open a teen checking and get a Debit Card the same day!

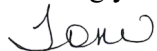
If you are traveling for the holidays, don't forget to do a travel notification if you will be using your Debit Card and/or Visa. Prior to traveling, be prepared by being enrolled in our many services such as:

- ATM
- Debit Card
- VISA Credit Card
- Mobile App where you can handle your finances wherever you are. You can transfer money, check balances, use Bill Pay, deactivate and reactivate your debit cards, enroll in alerts and much more.

I encourage you to read our newsletters and visit our website to keep up to date with what's new and what **your** Credit Union has to offer you.

I wish you and your family a happy, healthy, and safe holiday season!

Serving you,



Toni J. Winskas  
President



## 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."*

## Instant Issue Debit Cards

*Lost your Debit Card?*

*Debit Card worn out or not working anymore?*

*Debit Card blocked because of unauthorized activity?*

*Need a Debit Card today?*

***Exciting news!***

***Debit Cards can now be issued instantly.\****

Gone are the days waiting for your Debit Card to come in the mail. Just stop by MFCU and we can issue your Debit Card for your Checking account right away!



\*Instant Issue Debit cards are for Share Draft Checking Accounts only. HSA Debit and ATM cards are excluded. Must qualify for a Debit Card. First Debit Card is free, afterwards a \$10 Instant Issue Debit Card Charge may apply. Ask a Member Service Representative for complete details.

***Receive mobile alerts when you use your Debit Card. Ask a Member Service Representative how to enroll!***

## Fall in love with our rates!



Check out our loan rates for our vehicles and recreational vehicles. Already have a vehicle? Ask our Loan Department to see if we can **offer you a better rate.**

Make money on your own money by opening a Share Certificate. Ask a Member Service Representative about the current return rates and terms.

You can also visit [www.muskfedcu.com](http://www.muskfedcu.com) for our current rates.

## Skip-A-Payment

### *Money tight? Having trouble making ends meet?*

Extra expenses come up throughout the year, especially during the holidays. That's why we provide you with a financial solution that brings relief. With our Skip-A-Payment\* plan, you can have a whole month to regroup.

To take advantage of this offer, stop by the Credit Union or contact the Loan Department at 231-722-7285.

\*Member must be in good standing (loan must be current and never have been 30 days delinquent or had a modification and your account at a positive balance) to qualify. Offer expires December 31, 2023. 1st Mortgages, Visa's, and First Payments are excluded from this offer. Limited one per year, per loan.

## Christmas Club Announcement

### *Your Christmas Club balance will be available in your Share Account on November 1st.*

If you do not have a Christmas Club Savings Account, be sure to open one for 2024 and save a portion of your check through Payroll Deduction, Direct Deposit, or stop in to make a deposit.

Take away the stress of the holidays by saving all year long!

## Youth Corner

### Teen Checking

### *Did you know that members ages 14 to 17 years old can have a debit card with a Teen Checking Account?*

Advantages of a Teen Checking:

- Receive a debit card instantly.
- Mobile App to monitor all accounts.
- Deposit paycheck through the Mobile App.
- Set up mobile alerts to notify teen or parents of debit card activity.
- And much more!

\*14 and 15 year olds must have a joint owner that is a member of MFCU in good standing and at least 18 years old. 16 and 17 year olds must have a joint owner at least 18 years old. Teen Checking cannot have checks issued or be part of the Courtesy Pay Program.

### 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

## Instant Deposit

### *Post your pending deposit instantly with Instant Deposit\**



It's simple to do:

- Sign into your online or mobile banking.
- Click on My Accounts.
- Click on ACH Transactions.
- Find the pending ACH deposit you want to deposit and click on Post Now.

Get notified of your upcoming deposits by enrolling in eAlerts and eNotices.

\*There is a \$10 ACH Early Posting fee that will be assessed. The funds for this fee must be available in the account prior to posting the Instant Deposit.

## Holiday Closings

### Thanksgiving

November 23rd & 24th

### Christmas

December 22nd & 25th

### New Years

December 30th  
& January 1st