

Shared Interest



Get Moving!

Auto loan rates
as low as
4.25% APR*

Recreational
Vehicle loan
rates as low as
5.00% APR*

Click, call, or come in to apply!

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



Skip-A-Payment

31
Payment Due

Falling behind on
bills, take
advantage of our
Skip-A-Payment
plan.

This allows you a whole month to regroup by skipping a loan payment for one month.*

Stop by or contact the Loan Department at
231-722-7285.

*\$25.00 Skip-A-Payment charge applies. Member must be in good standing (loan must be current and never have been 30 days delinquent in the last 6 months or had a modification and your account at a positive balance) to qualify. Cannot be used to skip a first payment. First Mortgages and Visa are excluded from this offer. Limited to one per year, per loan.

Letter From The President

I hope you all had a great summer! As we are shifting gears and preparing for winter, I want to encourage you to let us help you with all your financial needs during this next season and beyond.

The holidays are just around the corner. This is not only a busy time of the year, but it may also cause financial stress. To assist with alleviating the cost of gift giving all at once, I encourage you to open a Christmas club to save money for the holidays. You can have a portion of your direct deposit go into this account. To save a trip to the post office and store, you can purchase stamps for your Christmas cards right here and Visa Gift Cards if you can't find that perfect gift for someone. Of course, there is no better gift than a credit union membership. We welcome all your family and friends to experience the benefits of being a credit union member.

Throughout the year, the credit union staff have worked very hard to accomplish our strategic plan set by the Board of Directors. *I am very excited to announce that the **mobile wallet** and **contactless** (tap pay) will be available by the end of this year!*

We have made great strides from product development to technology development and there is so much more on the horizon for 2026.

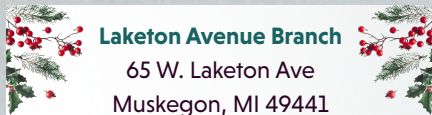
As owners, it is important that you play a part in shaping the future of the credit union. I want to ensure we are heading in the direction you want to go. Please feel free to call me if you want to share any ideas on what we can do to serve you better. Thank you for being part of our credit union journey!

Serving you,



Toni J Winskas
President





Laketon Avenue Branch

65 W. Laketon Ave
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

Holton Road Branch

1700 Holton Rd
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

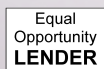
www.muskfedcu.com

Phone: 231-722-7285

Fax: 231-722-6167

Email: muskfcu@memberreach.com

Voice Response: 1-800-860-5704



Protect Your Identity

Our identity is the most valuable thing we have or at least that's what scammers think. Here are some tips on how to protect your identity:

- Closely monitor your accounts and report any suspicious activity right away, no matter how small the amount.
- Don't be afraid to ask questions about a suspicious or unexpected check, email, text message, or letter that asks you to send funds or information.
- 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.
- NEVER give out personal or account information.
- Keep yourself up-to-date with the latest scams can by visiting muskfedcu.com/fraud-center
- Monitor your credit report at least annually by visiting annualcreditreport.com.
- Consider putting a freeze on your credit.



For more information about ID Theft visit: identitytheft.gov!

Changes to Our Fee Schedule

The following changes are effective January 1, 2026:

- **Cashier Check Charge:** Increases to \$3.00 per Check*
- **Garnishment/Levy/Subpoena of Member Records:** Increases to \$50.00 per Item
- **Money Order Charge:** Increases to \$3.00 per Money Order*
- **Transfer Fee**-If calling CU Office for transfer other than a loan payment: Increases to \$3.00 per Transfer*
- **Wire Transfer Charge:** Increases to \$25.00 per Transfer*

*Charges may be assessed in connection with your accounts depending on which level/base you are.

For a complete listing of the Fee Schedule, visit muskfedcu.com.

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."

Holiday Closings

Veterans Day (Staff Training)
November 11th

Thanksgiving & Day After
November 27th & 28th

Christmas Eve & Christmas Day
December 24th & 25th

New Year's Eve
December 31st closing at 12:30 p.m.

New Year's Day
January 1st

