## **Muskegon Federal Credit Union**

### Spring 2023

# **Shared Interest**



## Letter From The President

Happy Spring!

I'm so glad winter is over!

I want to talk to you about our youth. As a mom, I know how important it is to teach children how to be responsible adults and teaching them financial responsibility is a huge part of that process.

It is important to encourage them to save and develop good spending habits when they are young. Opening a savings account for your child provides a glimpse into how Credit Unions work and gives them a safe place to deposit their allowance or birthday money.

Ask us how to start your child's savings account and together we can help build a good foundation for your child's financial future.

Be sure to read the newsletter so you don't miss out on any of our promotions.

Please let me know if you have any questions or concerns.

Serving You,



Toni J. Winskas President



## **Spring Into Loans**

Let us help you spring into a vehicle or recreational vehicle loan.

- Car
- SUV
- Truck
- Motorcycle
- Motorhome
- ATV
- Boat
- Camper
- Jet Ski
- And more!

To find out about our competitive loan rates or apply for a loan, visit www.muskfedcu.com or call 231-722-7285

## **Homebuying Help!**

Purchasing or refinancing a home can be an intimidating process. You are not alone! Muskegon Federal Credit Union is partnered with AmeriCU Mortgage to help guide you every step of the way. They will work closely with you, listen to your concerns, answer any questions as they arise, and find the best mortgage product that is right for you.

Join us on April 21st at 65 W Laketon Ave for a Mortgage Open House and meet Lora Kroon, our Mortgage Loan Representative. No appointment is necessary.



Apply for a mortgage from April 21st through May 31st and be entered into drawing for a \$50 Visa gift card.\*

Need help right now? Contact Lora at 616-292-2108.

\*Must be a MFCU member, in good standing with the Credit Union, and have a valid phone number to qualify. Winner will be contacted by 6/16/23.

## Scholarship Raffle

#### Enter to win one of two \$1,000 Scholarships!\*

Starting June 5th through June 30th, members ages 17 or older who plan to enroll in a higher learning institution for the 2023 Fall Semester can enter to win a \$1,000 Scholarship the following ways:

- Go to www.muskfedcu.com/scholarship
- Complete a form at one of our locations

\*Members must be in good standing with the Credit Union and have a valid phone number to be eligible. Winners will be announced 7/14/23 and will receive a \$1,000 check payable to the higher learning institute provided on the entry form.

## Youth Corner

#### Report Card & Diploma Offers\*:

**Report Card:** Show us your June 2023 report card and we will deposit \$5 into your savings account.

**Diploma:** Graduating seniors, show us your 2023 High School diploma and you will also receive \$10 in your savings account!

\*Members 18 years old and younger. Offer expires 7/31/23.

#### Youth Accounts:

Open an account for your child or grandchild and help them start saving right away.

We offer:

- Youth Savings Accounts
- Teen Checking Accounts
- Youth Share Certificates



Ask a Member Service Representative for more details.

Main Branch
65 W. Laketon Avenue
Muskegon, MI 49441
Lobby Hours:
Monday-Friday 9:00-5:00
Drive-Un 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

## Holiday Closings

Memorial Day May 29th

**Independence Day**July 4th

#### A Chance to Win \$100

Try Mobile Check Deposit\* and make your check deposit right from your mobile device. Enroll and deposit a check by June 30, 2023 to

be entered into a drawing for \$100.



\*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 will be contacted by 7/14/23. Winner must be in good standing with the Credit Union and have a valid phone number to be contacted.

### Your Money is Insured

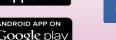
In light of the recent bank failures, we wanted to remind our members that your funds are federally insured up to \$250,000, per share owner, by the National Credit Union Administration. If you would like more information about how your funds are insured visit www.ncua.gov.

#### **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."

#### 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