

Shared Interest

Letter From The President

Hello Credit Union Family,

Summer is here!

With so many of our teens and young adults starting their summer jobs, it is important to help them start learning about how to manage their finances.

One way to help our teens to manage their finances is to start them with a checking account. That is why we have extended our Teen Checking account to our 14 and 15 year old members. With the Teen Checking (available to ages 14 through 17), they will be able to learn how to use a debit card and monitor activity with our mobile app.

Another wonderful tool for our young adults is our Credit Building VISA. This VISA is backed by funds secured* in a savings account. They will have access to their account online to make payments and check activity. This will keep them on track to building great credit.

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

Serving You,



Toni J. Winskas
President



*Available to members 16 years old and older. The amount secured is the credit limit plus 10%. Minimum amount secured is \$110 for a \$100 limit VISA credit card. Ask the Loan Department for complete details.

Youth Corner



We are happy to announce that Teen Checking is now available to members ages 14 to 17.* This account comes with MasterCard debit card and there is no minimum balance requirement.

This is a great opportunity to learn about how to manage money and have the convenience of a debit card.

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

Youth Week Drawings* - July 17-21

Win \$50: Go to www.muskfedcu.com/youth-week between July 17th through the 21st to enter your name into the Youth Week Drawing. Five members, 18 years old and younger, will be selected to win \$50. Winners will be notified by July 28th!



*Members 18 years old and younger. Only one entry per member per day. Winners must be in good standing with the Credit Union and have a valid phone number to be contacted.

Pay Your Bills Online

We've made paying bills easy and free*! Bill Pay is the most flexible way to receive, pay, and organize your bills online when it's convenient for you.

It's easy to enroll and all you need is a checking account. On your next visit to It's Me 247, click on "Pay & Transfer" and then click on "Enroll in Bill Pay."

Enroll and pay a bill by September 29th and you will be entered into a drawing for \$100.**

*There is a \$5 Bill Pay Inactive Fee if there is not at least 1 Bill Pay transaction per month.

**Winner will be contacted by 10/17/23. Winner must be in good standing with the Credit Union and have a valid phone number to be contacted.

Recreational Vehicle Loans

Adventure Awaits! Finance what moves you!

- Watercraft
- Off Road Vehicles
- Snowmobiles
- And more!



To apply go to muskfedcu.com or call
231-722-7285

Debit Card Fraud

Card fraud is increasing and at MFCU we have a 24/7 fraud monitoring system in place to help protect your card information. It is also very important that our members take steps to protect themselves from fraud.

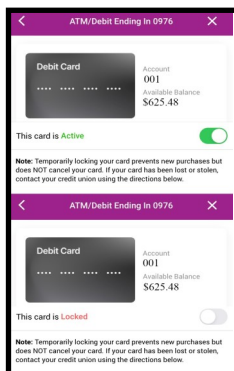
Ways to protect yourself from Debit Card Fraud:

- Do not shop on unsecure websites. Make sure you verify the website is legitimate before entering your card number.
- Do not use public Wi-Fi for financial transactions.
- Shred any unwanted documents containing your card information.
- Make sure your contact information is current, so you can be contacted right away about potential fraud on your account.
- Monitor your accounts on a regular basis.
- Contact us right away if you lose your card by calling 231-722-7285 or after hours call 1-800-754-4128.

Did you know that you can lock your card right from your phone?

Download the Muskegon Federal Credit Union App and go to "Manage My Cards" to **Lock** your card when it is not in use. When you are ready to use your card, simply login and **Unlock** your card.

You can also set up alerts to notify you when a transaction occurs.



Holiday Closings

Independence Day

July 4th

Labor Day

September 4th

Travel Plans

*Don't forget
to let us
know before
you travel!*



If you have a Debit Card or Credit Card that you plan on using while traveling, don't forget to notify us. Letting us know of your travel plans will help prevent any unnecessary blocks on your card.

We will need to know your travel dates, where you are going and your cell phone number. Stop by to submit a travel notification or if you have a codeword on your account, you can call 231-722-7285.

Have a happy and safe summer!

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."

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



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