

# Shared Interest

## Letter From The President

Happy Summer Credit Union Family!

Summer is here and Michigan is a wonderful place to be. Whether you love exploring the glorious sand dunes or the beautiful lakes, we can help you explore with a Recreational Vehicle loan. We offer very competitive loan rates and exceptional service.

Be sure to read the full newsletter to learn about some of the exciting things happening. Here are a few highlights:

- July 14-18 is Youth Week for our members 18 years old and younger. Be sure to visit our website or stop by one of our branches to be entered into a drawing for cash!!
- If you use Online Banking or our Mobile App, please take note of the new security changes coming in August.

You can stay informed by liking our Facebook page, visiting our website, texting 231-722-7285, e-mailing us, or if you call, we still answer our phones.

It is my priority to ensure that members of Muskegon Federal Credit Union are taken care of. Please let me or a member of our staff know if there is a financial service you have questions about or need help.

Serving you,



Toni J Winskas  
President

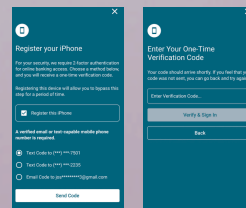


## New Online Banking Security

*As technology advances, so does the risk of being a victim of fraud. That is why the security of your account online is very important.*



Starting **August 4th**, you will be asked to enter a One-Time Verification Code to access your account. This code can be either texted or emailed to you as long as the phone number and email address are on file for the membership you are logging in to.



***In preparation for this new security feature, we recommend that our members ensure that the correct phone number and email address are on file with the Credit Union.***

## Explore Michigan!



***By land  
or sea  
(well...lake)!***



**You can get moving with 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.



## Youth Corner

### Youth Drawing: July 14th through 18th

#### Enter to win \$50!

During Youth Week, members 18 years old and younger can enter their name into the drawing by visiting [www.muskfedcu.com/youth-week](http://www.muskfedcu.com/youth-week) or stop by one of our credit union locations for additional prizes and give aways.

*\*Only one entry per member per day. 5 winners will be selected at random. Winners must be in good standing with the Credit Union and have a valid phone number to be contacted. Winners will be contacted by 7/28/25.*



### Report Card and Diploma offers\*

**Report Card:** Show us your June 2025 report card and we will deposit **\$5** into your savings account.

**Diploma:** Graduating seniors, show us your 2025 High School diploma and you will also receive **\$10** in your savings account!

*\*Members 18 years old and younger. Offer expires 7/31/25.*

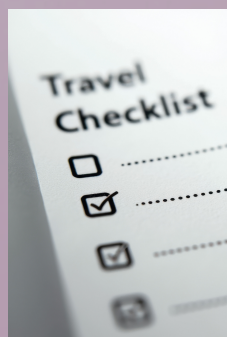
### Holiday Closings



**Independence Day**  
Friday  
July 4th

**Labor Day**  
Monday  
September 1st

### Travel Plans



**Don't forget to add us to your travel checklist.**

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.

**Safe Travels!**

#### 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

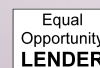
[www.muskfedcu.com](http://www.muskfedcu.com)

**Phone:** 231-722-7285

**Fax:** 231-722-6167

**Email:** [muskfcu@memberreach.com](mailto:muskfcu@memberreach.com)

**Voice Response:** 1-800-860-5704



### 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."**