

Shared Interest

Letter From The President

Happy New Year Credit Union Family!

As I reflect on 2023, it reminds me that as a mom to two teenage boys and as President of the best credit union ever that we are living in an ever-evolving digital age. Keeping up with today's fast-paced, tech savvy world is part of our everyday environment and an essential part of planning for the future.

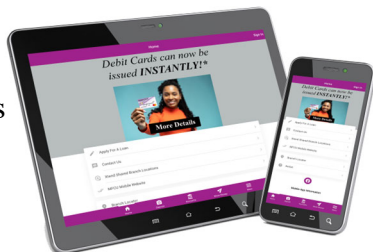
As we ring in the new year, I want to remind you that no matter what your technological level is, we are here to serve you and meet your financial needs. I want to encourage you to enroll in our mobile app, if you have not already done so, to take advantage of handling your finances any day and at any time. If you need assistance with downloading our mobile app, a friendly credit union staff member is here to assist you.

You can also stay connected to us by liking our Facebook page, visiting our website, texting 231-722-7285 or e-mailing muskfedcu@memberreach.com and 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 would like help with.

Serving you,

Toni J. Winkas
President



Slide Into Great Rates



Gear up for the season with a Recreational Vehicle loan at MFCU!

If you have your eye out for a new or used snowmobile or recreational vehicle, MFCU has low interest rates and flexible terms. Also, see how much you can save by refinancing your current loan with us.

Apply online at muskfedcu.com or by calling 231-722-7285!

Exclusive Member Discounts Just for you!



Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win **\$10,000** from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with **savings of up to 20% on TurboTax** federal products.



Get the best-in-market offer with **savings of up to \$25 on H&R Block** professional tax prep.

Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!



Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

72nd Annual Meeting Saturday, March 9, 2024

Tickets are available from February 5th to March 1st.

Time: 6:30 p.m. Business Meeting
7:00 p.m. Dinner
8:00 p.m. Election

Place: Polish Falcon
1014 W. Hackley Ave.

Cost: \$12 per Member/Joint Owner
\$20 per Non Member/Guest



Nominations are currently being accepted by the Nominating Committee for one open position on the Board of Directors. Board Members are elected by the membership at the Annual Meeting for a three-year term.

To run for the Board of Directors, you must be a member in good standing and have obtained the age of 21. You may not be a current staff member or be related to a current staff member of MFCU. If you are a family member of a current official, you must state that in your resume.

When you run for the Board of Directors, you are committing to the following:

- Attending a regularly scheduled Board Meeting once a month (date and time determined at the Organizational Meeting) and other periodic meetings that may be deemed necessary.
- Reviewing the Board packet prior to the meeting to be prepared.
- Notifying the President or Chairperson if there are any other items you wish to be considered being placed on the agenda prior to the meeting.
- Agree to adhere to the Financial Literacy Policy within six months after election.
- Abiding by the Board Policy, which you would be given a copy of if elected to serve, along with all Federal guidelines for the Board.
- Not missing three consecutive meetings or four meetings in a year.
- Not having a personal agenda, but working together with the President and fellow directors to see that the members' needs are met.

If you are interested in becoming more involved and serving your fellow members, please send a brief resume of your qualifications to MFCU to the attention of the Nominating Committee by February 23rd. If you have any questions, please call the Credit Union.

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

Holiday Closings

Martin Luther King Day
January 15th

Presidents' Day
February 19th

Did You Know? Mobile App Edition

The Muskegon Federal Credit Union Mobile App offers many services like:

- Apply for a loan
- Deposit your check with Mobile Check Deposit
- Pay your Bills
- Lock and Unlock your Debit card
- Check your balances
- Transfer Money between your accounts
- Post your direct deposit early
- Set up account alerts
- And much more!

Ask a Member Service Representative for more information.

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."