

# Shared Interest

## 74th Annual Meeting

**Date:** Saturday, March 7, 2026  
**Time:** 6:30 p.m. - Business Meeting  
7:00 p.m. - Dinner  
8:00 p.m. - Election  
**Place:** Polish Falcon  
1014 W Hackley Ave  
**Price:** \$12.00 Members/Joint Owners  
\$20.00 Non Members/Guests



**Tickets are available at the Credit Union from  
February 2nd to February 27th**

Nominations are currently being accepted by the Nominating Committee for **three** open positions on the Board of Directors. Board Members are elected by the membership at the Annual Meeting for 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.
- Review 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 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 20th**. If you have any questions, please call the Credit Union.

## Letter From The President

Happy New Year, and welcome to 2026!

On behalf of the Board of Directors, employees and volunteers of Muskegon Federal Credit Union, I would like to thank you for your membership and support of the credit union over the last year.

We're excited about the opportunities that the new year will bring, which will offer even more ways to serve you and help with your financial well-being. Our team is committed to providing you with innovative ways to meet your financial needs and responsibilities.

Read the full newsletter to learn more about:

- Contactless (tap pay) Debit & Credit Cards
- The Mobile Wallet
- New Member Reward Program
- New Youth Program
- Save the Date of March 7th for our Credit Union Annual Meeting

Again, thank you for being part of our Credit Union family. We look forward to continuing this journey with you and wish you a remarkable year. You can stay connected to us by liking our Facebook page, downloading our mobile app and visiting our website. If you have any questions, you can e-mail [muskfcu@memberreach.com](mailto:muskfcu@memberreach.com) or call or text 231-722-7285 and our staff still answer our phones.

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](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



## New Features for Debit and Credit Cards

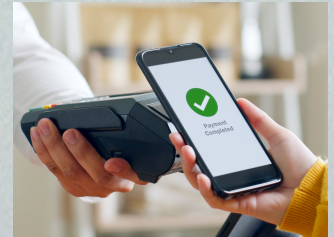
### Contactless cards are here!

They make paying for purchases more convenient and secure. Just tap your card against the checkout terminal (where available), and be on your way. You will get your new contactless card when your existing card expires or you can have a new card mailed to you.\*

*\*Not available for Instant Issue. Coming soon!*

### Mobile Wallet!

- Available through Apple Pay®, Samsung Pay™, or Google Wallet™.
- Make purchases quickly and securely with your mobile device.
- Pay in an easier way. No more counting change or carrying cards.
- Keep purchases private. Your card data is never directly transmitted to retailers.



## Check Out Our Great Loan Rates!

Auto Loan rates as low as **4.25% APR\***

Recreational Vehicle Loan rates as low as **5.00% APR\***

VISA Credit Card rates as low as **7.90% APR\***

Signature Loan rates as low as **8.50% APR\***

Home Equity Line of Credit rates as low as **6.75% APR\***

**Apply today at [muskfedcu.com](http://muskfedcu.com) or call 231-722-7285!**

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

## Member Rewards

The MVP Rewards Program name has changed to **Member Rewards Program**. This program offers four levels to our members. The higher the level, the more points you will earn. These points can be redeemed in our Member Rewards Store. This program is very similar to our MVP Rewards, however this new program will provide more opportunities to earn points and more items to redeem your points for. For more information, visit [muskfedcu.com/rewards](http://muskfedcu.com/rewards).

## Youth Corner

Introducing our new youth program theme, **Jump Into Savings**. This program is available to all of our members ages 17 years old and younger. Be sure to visit [muskfedcu.com/youth-corner](http://muskfedcu.com/youth-corner) to learn about:

- Money and Financial Literacy Resources
- Information about our Youth Accounts
- Credit Union Events
- Activity Sheets
- Contests
- And more!



## Holiday Closings

**Martin Luther King Jr Day**  
January 19th

**Presidents' Day**  
February 16th

## 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."