

Of Prime Interest



MEMBERS
FEDERAL CREDIT UNION

Winter 2009

Your Credit Union is Safe and Sound!

You have heard a lot about the weak economy, financial institution failure, stock market plunges, and more over the last few months. We know that this can be very scary, and it can be hard to understand. Rest assured that your credit union is strong, and your money is very safe with MFCU.

What Makes Your Credit Union Safe?

- MFCU is **federally** insured by the National Credit Union Administration
- Deposits are **insured** to at least \$250,000
- MFCU is a well capitalized financial institution
- MFCU has not participated with any sub-prime or speculative lending
- Member security and privacy is of the utmost importance to MFCU
- Not one penny of insured savings has ever been lost by a member of a federally insured credit union



Your credit union is ranked as one of the safest financial institutions in the country by Bauer Financial, Inc.

MFCU HAS MONEY TO LEND!

MFCU is lending money to members. There has been quite a bit of publicity regarding financial lending. Some institutions have tightened up on their lending standards, which has made it more difficult to qualify, while others simply do not have the capital to fund loans.

Please be aware that Members Federal Credit Union is very well capitalized, and will meet your lending needs. We offer low interest rates, with an easy application and pre-approval process, as well as convenient repayment terms.



Save and Pay for Healthcare Expenses

Earn
2.00%^{APY}

Did you know your credit union offers **Health Savings Accounts**? With a competitive 2.00% APY on all balances, and no fees for enrollment, maintenance, or withdrawals, an HSA is the smart way to save and pay for healthcare costs. Your tax-deductible* contributions are yours to take with you and decide when to use, giving you the control over your money. If you have a High-Deductible Health Plan (HDHP), contact your credit union to find out how we can help you save.

*Consult Your Tax Advisor

Buying a Home? MFCU Offers Mortgage Lending Solutions

- **First Mortgages**
- **Second Mortgages**- Fixed or Variable Rate HELOC (Home Equity Line of Credit)
- **Refinances**
- **First Time Homebuyers Program**

Did you know that your credit union provides mortgage services? MFCU is a full service financial institution that can help you with your home mortgage needs.



Reminders

Thanks to all who participated in the 2008 MFCU Halloween Coloring Contest. Congratulations to our winners, Samantha Keach and Alexia Hurtado. Both girls won a \$25.00 deposit into their MFCU accounts.



Samantha



Alexia

Looking for that perfect car? MFCU offers two Auto Buying Services: **Automotive Avenues** and **Enterprise Car Sales**. Both offer non-commissioned sales representatives that are there to help you find a vehicle. Visit www.mbrcu.com to find helpful links, and check out a current inventory list from both locations. Call a MFCU Loan Officer and get pre-approved today!

Access your account, anytime of day, with **Online Banking**. View balances, past checks, make transfers, and more. Plus, pay your bills for **free** with the MFCU online Bill Pay service. Save time and money on postage and envelopes.

Great job to our City of Aurora branch for receiving a 100% on the November 2008 CU Service Center Mystery Shop. Congratulations to Teller Nicole Wambolt. You can always expect to receive top quality service from your friends at Members Federal Credit Union.



City of Aurora Branch
15151 E. Alameda Pkwy.
Aurora, CO 80012
Phone (303)-326-8823

2009 Annual Board Elections

This year there are two positions open on the Board of Directors. Board positions are held by the volunteers for three year terms. A Nominating Committee has been appointed by the Board for the coming election. This year the committee has nominated Robin Peterson and Craig Nash.

Nominations may also be made by petition. Please note that members who wish to petition must file the petition for nomination by February 13, 2009. Petitions must be signed by at least one percent of membership, or an equivalent of 86 signatures, and must be accompanied by a certificate from the nominee stating that they will accept nomination and serve if elected. A statement of the nominee's qualifications and willingness to serve much accompany all submitted petitions.

The Nominating Committee will endorse two candidates. Each candidate's name, including those nominated by petition, will appear on the ballot.

Why Bother Getting Pre-Approved?

So you're thinking about buying a car, but where do you start? The first step any car buyer should consider is getting pre-approved for your auto loan. You do not even need to know what car you want to buy when you apply with your credit union. A Loan Officer will determine a purchase amount that is within your budget and will be able to determine your expected monthly payments. You will then receive a pre-approval letter which gives you, the buyer, more power during negotiations.



Overcoming Holiday Debt



The holidays have passed, but some of the expenses may still linger. If you are concerned about the holiday debt you have accrued, MFCU can help.

Take a look at your current credit cards. Have you educated yourself about the current interest rate you are paying, or if you are paying an annual fee? Do you have too many cards that are becoming hard to handle? If the answer is yes, consider switching to the MFCU Visa Platinum Credit Card. Transfer your current card balances for free. Plus, the fixed, interest rate, starting as low as 9.9% APR may help lower monthly payments. Take advantage of free cash advances and two free rewards programs. Contact a Loan Officer to find out how we can save you money.

Closures:

Jan. 17 & 19
Martin Luther King Jr. Day

Feb. 14 & 16
Presidents' Day

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