

Fall 2015

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Download the new App!

Securely manage your Members First Credit Union accounts wherever you go.



- Check account balances
- View transaction history
 - Transfer funds
 - Make loan payments
 - Take a loan advance
- Find shared branch locations
- Search for surcharge free ATMs



If you currently use our app and have not downloaded the new version, the old version will no longer be supported. Download scanning the QR code above or visiting www.mbr1cu.org. If you have any problems, please call us at 608-271-5301.

HOLIDAY CLOSURES

Thanksgiving Day - Closed
 Christmas Eve - Closed at 12:00 pm
 Christmas Day - Closed
 New Year's Eve - Closed at 12:00 pm
 New Year's Day - Closed

CHRISTMAS CLUB

Christmas Club Checks will be deposited to checking accounts the first week of November. If you don't have a checking account, it will be mailed.

Fall into Savings

**.25% Off
Loan Rates**

*APR is Annual Percentage Rate. Financing available to qualified borrowers. Terms and conditions subject to Credit Union approval. Loan must be \$5,000 or more. Excludes mortgage loans. Call (608)271-5301 for questions and details. Promotion ends November 15, 2015.



Helpful Identify Theft Prevention Tips

Last quarter we began a short series of tips to help you keep your personal information secure. This month we continue with additional tips to help protect your identity.

1. If you think someone is using your personal information visit www.IdentityTheft.gov to report and recover from identity theft.

2. If you are concerned about someone gaining access to your credit report, you can place a freeze on your report. You can visit www.consumer.ftc.gov

[gov/articles/0497-credit-freeze-faqs](http://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs) to learn more about a credit freeze.

3. Store financial papers and personal documents in a safe deposit box or in a home safe.

4. Keep your personal information secure by following these four simple tips:

- a. Know who you share information with.
- b. Dispose of personal information by shredding it.
- c. Ask questions before you decide to share personal information.
- d. Maintain appropriate security on your computers and other electronic devices.

It's the Most Wonderful Time of the Year... to Prepare for the Holidays!

Oh, the holidays! As much as we love and enjoy them, they can sometimes bring on stress and become a bit overwhelming. It doesn't have to feel this way. By tackling some of the most stressful parts of the holidays now, you could be way ahead of the game come December 1st! Try some of these helpful suggestions to make planning for the holidays a success and a piece of cake!



1. Set aside money now. It's always great to start saving money as early as possible for the holidays. Try cutting back your unnecessary spending. For example, avoid eating out for lunch every day and put that extra \$6-\$8 you would normally spend toward your holiday savings. Another painless way to help put money aside is by setting up an automatic deposit to a Christmas Club account.

2. Have a budget. Set a budget for what you want to spend. Once you have your budget, stick to it. This budget should be non-negotiable, for example, \$100 means \$100, not \$150. Be sure to keep a running log of what you spend to make sure you have not gone over your budget.

3. Make a list. Write down everyone you plan to buy a gift for, no matter how small the gift may be. Include ideas of what to give each person, along with the maximum amount you're willing to spend. Don't forget to list all people who will receive holiday tips, such as your doorman, babysitter or mail carrier. This will help you manage your holiday budget.

4. Start shopping now. Don't wait until Thanksgiving to start buying gifts. Keep your eyes open all year round for items friends and family would like. Shopping months ahead means you can make the most of sales and seasonal pricing trends. Early shopping also gives you the chance to pick up gifts at bargain prices.

5. Use debit instead of credit. Leave the credit cards at home. Using debit automatically forces you to spend only what you have and allows you to avoid paying interest.