



Credit Union

Fall 2019

**Local Service.
Global Reach.**



International Credit Union Day

On October 17, 2019, Members First CU will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Members First CU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

Please stop by our branch on Thursday, October 17 for treats, giveaways and our special share certificate offer. We look forward to celebrating a movement that focuses on the financial success of all people.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Members First CU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

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1909

**The Credit Union Movement
Came to the US**

April 6, 1909 – The first U.S. credit union, opens in Manchester, New Hampshire, with assistance from Alphonse Desjardins.

Massachusetts Bank Commissioner Pierre Jay and wealthy Boston merchant Edward A. Filene join forces to enact the Massachusetts Credit Union Act, the first general statute for establishing credit unions in the United States. For his efforts, Filene earns the moniker "Father of U.S. Credit Unions."

**SHARE CERTIFICATE SPECIAL
FOR ICU WEEK OCTOBER 14-19**

7-Month Term

1.909% APY*

*APY= Annual Percentage Yield. Minimum balance to open and earn APY is \$500. Penalty may be imposed for early withdrawal. Rate and offer are subject to change at any time. Federally insured by the NCUA. This is a special rate offered October 14-19, 2019 only. New money only.



608-271-5301



www.mbr1cu.org



3401 W. Beltline Hwy.
Madison, WI 53713





Free Credit Analysis and Counseling

It's important to check your credit report at least annually. Your credit affects the rates you pay on loans, credit card approvals, apartment requests, insurance, and sometimes even a job application. Details such as how much credit you have, how much you owe, and how often you pay affect your credit scores.

Members First CU offers free credit analysis and we have a financial counselor on staff. Call us at 608-271-5301 or make an appointment online: <https://www.mbr1cu.org/services/credit-analysis-request.php>

Fall is here and it's time to put the warm weather toys away.

If you have a loan on a motorcycle, camper or boat that you will be storing this winter, be sure to notify the credit union. When your insurance coverage changes, we need to make a note on your account to prevent costly force-placed insurance costs. Call us at 608-271-5301.

Swipe Your Debit Card. Round Up. Save.

You make purchases conveniently and safely with your MFCU Debit Card. We round up the purchase, up to the next dollar amount and deposit it into your Round-Up Savings account, where it earns a high dividend rate.



*APY= Annual Percentage Yield. Rate and offer are subject to change at any time. Federally insured by the NCUA.

Build your savings and have a chance to WIN!

Saver's Sweepstakes™ is a prize-linked savings account.



You will earn a prize entry each time you increase your savings balance by \$25 (up to 6 entries per month)*. Prize drawings are held monthly, quarterly and annually. So the more you save, the more chances you have to win! You could even end up winning the grand prize of \$5,000!

*See MFCU, for complete terms, conditions and official rules. Early withdrawal limits may apply.

Your membership gives you access to over 5,600 shared branch locations nationwide. Download the CO-OP Shared branch app.



Holiday Hours

Columbus Day - CLOSED
Monday, October 14

Thanksgiving Day - CLOSED
Thursday, November 28

Christmas Eve - CLOSED @ NOON
Tuesday, December 24

Christmas Day - CLOSED
Wednesday, December 25

New Year's Eve - CLOSED @ NOON
Tuesday, December 31

New Year's Day - CLOSED
Wednesday, January 1

Christmas Club Members

Reminder that your Christmas Club funds will be transferred to your Checking Account or a check will be mailed to you during the first week in November. Don't forget to use your Members First Debit Card or Credit Card for all of your holiday shopping!

Team Meetings

The third Tuesday of every month we will be opening at 9:30 AM so we can hold our monthly team meeting. We value your membership and apologize for any inconvenience this may cause you.



Members First Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

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