



Fall 2016

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Holiday Closures

Our office will be closed the following holidays:

Thanksgiving - November 24th
Christmas Day - December 26th
New Year's Day - January 2nd

Scheduled Service Interruption

On Monday, October 10th, Members First Credit Union will be performing a system upgrade to provide improved service and capabilities.

During this time, access to Online Branch, our Mobile App and Shared Branching will be affected. We will also have reduced capabilities in our office and debit cards will have off-line limits. Our credit cards will remain unaffected.

We apologize for any inconvenience this may cause. Thank you for your patience and understanding as we work to serve you better. If you have any questions, feel free to contact us at 608-271-5301.

Courtesy Pay- Overdraft Protection

Apply today to have Courtesy Pay Overdraft Protection added to your Members First Credit Union Checking!

What is Courtesy Pay? Courtesy Pay is a service the credit union offers that works like a safety net for your checking account. By providing up to \$500, we will allow you to overdraw your account and pay us back. The small fee associated with Courtesy Pay protects you from receiving returned checks and NSF (Non Sufficient Funds) Fees.

Looking for
some extra **Cash?**

**Personal Loan Rates
Starting At 6.99%^{APR*}**

Apply Online at www.mbr1cu.org

*APR is Annual Percentage Rate. Financing available to qualified borrowers. Terms and conditions subject to Credit Union approval. Loans must be \$3,000 or more. New Money Only. Kwik Cash and Mortgage loans do not qualify for promotion. Call (608)271-5301 for questions and details. Promotion ends October 31, 2016.



The convenience to manage your accounts wherever the road takes you. SHAZAM BOLT\$ delivers a safer, easier and faster mobile solution.

LIGHTNING FAST!

SHAZAM BOLT\$ provides alerts for:

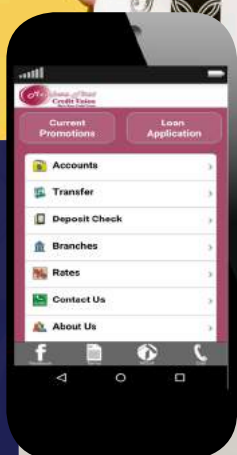
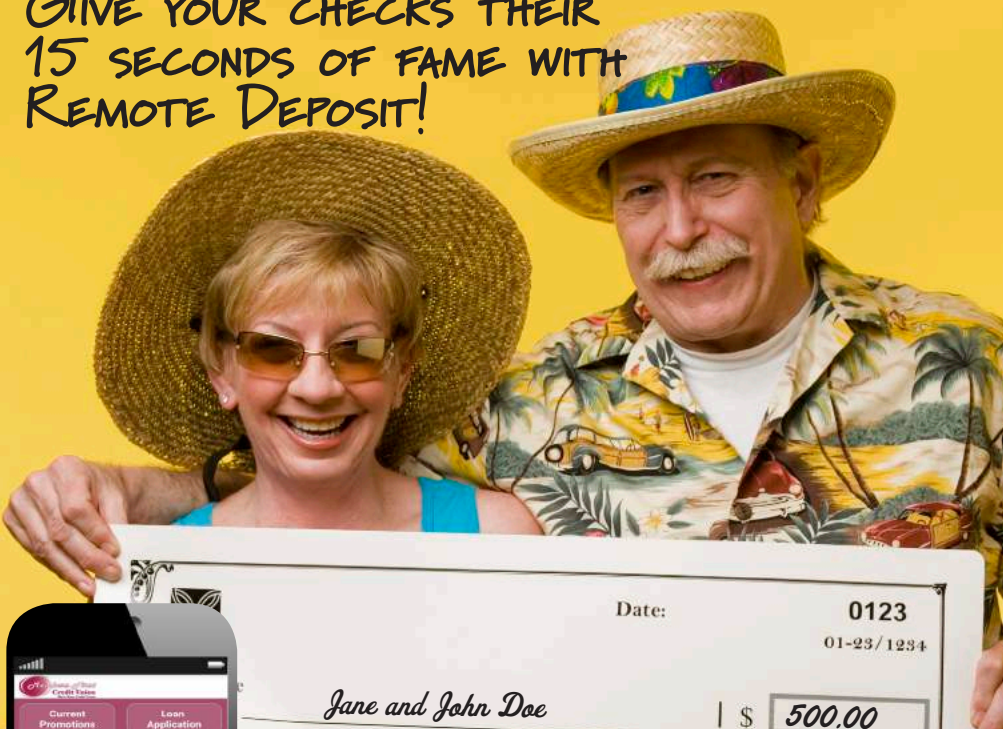
- Purchases exceeding cardholder-defined thresholds
- Card-not-present purchases (phone and internet)
- Suspicious or high-risk transactions

SHAZAM BOLT\$ can instantly:

- Send fraud alerts 24/7
- Send money to any debit cardholder
- Block & unblock your card
- Locate ATMs, nationwide
- Provide account balance information

DOWNLOAD SHAZAM BOLT\$ at the Apple Store or Google Play. Visit bolts.shazam.net for more information.

GIVE YOUR CHECKS THEIR 15 SECONDS OF FAME WITH REMOTE DEPOSIT!



Sign. Snap. Deposit.

- Click on "Deposit Check" in our app
- Sign your check and write Members First Remote Deposit on the back
- Take a picture of the front and back of the check
- Check is reviewed and deposited into your account

Don't have the app? Get it at www.mbrfcu.org.

Update Your Insurance!

If you have an auto or home loan with Members First and have changed insurance companies recently, please contact your insurance agent to fax or mail us a copy of your declaration page.

Christmas Club Reminder

Remember 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!

Watch for...

EMV chips to start showing up on your next Members First debit card issuance, starting this fall. This new feature improves payment security, which means greater protection against fraud.

The biggest difference you will experience is instead of "swiping" your card, you will do what is called "card dipping". This means you insert your card into a terminal/ATM slot and leave it there until that transaction has processed.

It's that easy!



*Service accessibility and funds availability subject to all terms and conditions within the Mobile Deposit Agreement. Data usage is governed by the agreement between you and your service provider.

