



Get the Best Deal and Let Us Refi Your Auto

If there's a rebate offer on the vehicle you want by financing with the dealer, we say "take it!" However, your biggest savings may come from snagging the dealer's rebate and then refinancing your auto loan with Members First. When you refinance through Members First, our lending team will find ways to save you money on your overall loan with rates as low as 3.74% APR* and terms up to 84 months*. Plus, you can save even more money with our GAP Advantage and Extended warranties designed to protect your investment. Visit us online, call us, or stop by our branch, and we can help you drive into Spring with a new low-rate auto loan.

Lobby Service is Suspended / Annual Meeting Postponed

We are temporarily adjusting our in-person services in response to the recent announcements from local, state, and federal government officials regarding COVID-19. All transactions and documents can be handled through our drive-up. Our main concern during this time is the safety of our members and employees.

All our services are still available during regular hours; you can email us at info@mbr1cu.org or call/text us at 608-271-5301. We encourage you to use our free Home Banking and Mobile App to access and manage your accounts from home. Please watch our website and Facebook for updated information.

Our annual meeting will be postponed from its original date of April 18, 2020. We will let you know when it is rescheduled.

We thank you, our members, for your understanding of the critical need to slow the spread of the virus so that we do not overwhelm our local health care system. We look forward to seeing you back in our branch when we are past this unprecedented challenge.

*APR = Annual Percentage Rate. Normal credit criteria apply. Rates for approved loans are based on the applicant's credit history. Other restrictions may apply and rates are subject to change without notice.



Share, spend and save at your credit union

**April is National
Credit Union Youth Month**

National Credit Union Youth Month serves to encourage kids to develop healthy savings habits by making saving fun and exciting.

"Money Magic! Share, Spend and Save at Your Credit Union" is the official theme for this year's National Credit Union Youth Month. The whimsical theme makes it fun for kids to save for their future and helps them find joy in setting aside a little money for everyday spending and helping others.

Bring your child, grandchild, or young friend into Members First CU to open a Youth Account. The key to building good financial habits is to start young!

Holiday Hours

Memorial Day - Closed

Good Friday - 8:30 am-3:00 pm

Independence Day - Closed





Coronavirus Outbreak Fraud Precautions

By: MaryAnne Colucci, Director, Fraud & Risk, CUInsight

Opportunistic fraudsters will exploit anything for personal gain, including the fear, anxiety and the unknown surrounding the coronavirus. Fraud attempts can come via phone calls, texts, emails, websites, and even mail or faxes.

Email and phone scams include phishing for personal information by impersonating health officials. Donation requests to fund emergency plans have also been reported. Emails falsely claiming the virus is in the recipient's area encourage clicking a link and entering an email password to read more.

How can you prevent being a target of a phishing scam?

- Never respond to an email asking you to verify or update your personal information.
- Delete any unsolicited email in your email accounts, don't even open them!
- Never give out your personal or financial information on the phone or online unless you initiated contact.
- Verify the HTTPS on the address bar.
- Check the email address by hovering over it.
- Watch for suspicious or misleading domain names.
- Hang up and call back if you receive a phone call with a known phone number.
- Research the company and their phone number; do not use any number or link that was given in an email.
- Update security software/firewalls.
- Back up your data.

Visit the Federal Trade Commission website for more information on "How to Recognize and Avoid Phishing Scams."



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.



WIN BIG BY SAVING!

You could win cash prizes up to \$5,000 — simply for building your savings!

Saver's Sweepstakes offers prize drawing entries each time account holders increase their savings balance by \$25 (up to 6 entries per month).^{*} Prize drawings occur monthly, quarterly and annually — up to the grand prize of \$5,000! Unlike playing the lottery, nothing is lost with Saver's Sweepstakes. All of the money deposited into the account is yours!

The Saver's Sweepstakes account is designed to help members improve money habits in a whole new way that actually makes saving fun! Come into Members first Credit Union branch to open your account. Don't miss your chance to WIN!



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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