

Nicholas Kessenich-President

October 2013

## Denny Baribeau Retires

Denny Baribeau, our Rayovac/Spectrum Brands Members First Credit Union Representative, has recently retired from Rayovac. Denny spent more than 26 years in Rayovac's employ and 10 years serving on the Credit Union's board. Denny has agreed to remain as a Director on Members First Credit Union's board and remain as Rayovac's representative. You may reach Denny directly at 608-213-7357 or by contacting the credit union at 608-271-5301.

**We thank Denny for many years of his dedicated services.**



*Christmas Club Checks will be deposited to checking accounts November 1, 2013. If you don't have a checking account it will be mailed.*



## Manage Your Balance with Text Alerts

### In this newsletter:

- Denny Baribeau Retires
- Christmas Club Money
- CD Specials
- Text Alerts
- Best Buys of Fall
- Health and Wealth
- Loan Specials

Do you want to know your daily balance? Do you want to know when items clear? This and more is available on your phone via TEXT ALERTS. Here's how it works:

1. Login to your account
2. Click on the ALERTS Tab at the top of the page
3. Select ALERT TYPE i.e. Balance Alert
4. Click ADD
5. Fill desired amount for balance alert
6. Hit SAVE



**Call us if you need help!**

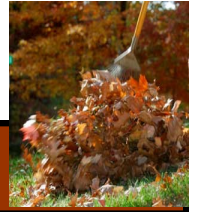
3401 West Beltline Hwy.  
Madison, WI 53713  
Ph: 608-271-5301  
Fax: 608-271-5322  
E-mail: [info@mbr1cu.org](mailto:info@mbr1cu.org)  
Website: [www.mbr1cu.org](http://www.mbr1cu.org)

*Watch Your Money Grow...*



**CD special:**

**14 months at .5% 26 months at .6%**



## Rake Up the Savings

“Autumn carries more gold in its pocket than all the other seasons.”

Jim Bishop



1. October is a great time for landscaping as nurseries offer pre winter deals on trees and shrubs.
2. New appliances make their appearances in showrooms in October , so buy last year’s model or consider scratch and dent models.
3. November 1 is the prime date to stock up on Halloween candy leftovers which can be used for holiday baking.
4. Black Friday has become a deep discount day for computers and electronics. Want to avoid the crowds? Shop on Cyber Monday.
5. Make a donation to your favorite charity.

6. Grocers offer deals on baking basics for the holiday. Flour, chocolate, and butter can be stored in the freezer for many months.
7. Buy insulated shades or drapes to keep out the cold.
8. Install a programmable thermostat and buy a pair of warm socks.
9. Make an extra mortgage payment to receive the tax benefit.
10. December is the time to buy a used car. Dealers want to get them off the lot. Call Tami for your loan.

## Healthy, Wealthy, & Wise



### The New “TACK-ON” Auto Loan

If you are buying a car and own your home, we have something new that might reduce your income taxes.

We all know that you can’t deduct the interest paid on an auto loan. What if you could?

If we “Tack-on” a home mortgage to your auto loan, you may be able to deduct the interest on your tax return. Of course, you need to first talk to a tax professional.

We think this new Tack-On Mortgage may be a really good thing for many of our members. Is it right for you? When you call our Loan Officer about an auto loan, ask Niel Moser, our Mortgage Specialist, about a Tack-On Mortgage. He’ll give you the details to help you make your decision.

### Holiday Closings

*Thanksgiving Day Closed*

*Christmas Eve Open until 1*

*Christmas Day Closed*

*New Years Eve Open until 1*

*New Years Day Closed*

**Our Rates are Falling**

**.25% Off**

**Secured loans**

**of \$5000 \*\* or more**

**Offer good through November, 15th 2013**

**Excludes mortgages\*\***

**Offer good on NEW MONEY only.**

**APR is annual percentage rate. Financing available to qualified borrowers.**

**Terms and conditions subject to credit union approval.**

