

In This Issue:

- Checking Accounts
- Loan Specials
- Credit Unions Vs. Banks
- Avoiding Fees
- Homebanking and Online Access

Spring 2014

A Quarterly Publication For Our Members

At Members First, Free means FREE

Open your Credit Union checking account today
by coming in or calling us at (608)271-5301
It's Effortless. Simple. Easy.

- No minimum balance
- No direct deposit restrictions
- FREE first box of checks
- 8 FREE ATM withdrawals per month
- FREE Bill Pay
- 24 hour Online Access
- FREE Mobile Banking
- FREE Text Alerts

Full Speed Ahead

Auto &
Recreational
Loans

.25% Off &
\$25 Gift Card

Financing available to qualified borrowers. Terms and conditions subject to Credit Union approval. Call for questions and details. (608)271-5301. Your savings federally insured for up to \$250,000 by NCUA.

Credit Unions *VS.* Banks

Credit Unions are not-for-profit organizations that exist to serve their members rather than to maximize corporate profits. Although Credit Unions operate similarly to banks, a Credit Union has many advantages.

- Member versus Customer - Credit Unions are owned and operated by the members while banks are owned by investors.
- Higher Interest Rates on Savings Accounts
- Free Checking Accounts with no minimum balance
- Ease in borrowing - Credit Unions usually have more flexibility in lending money to members.
- Dividend vs. profits - Any Credit Union profits are put back into the Credit Union while a bank charges higher fees to earn money for its investors.
- Easier communication - Credit unions are typically smaller. Should you have a problem, odds are greater you'll be speaking with a live person sooner.

For more information visit Mycreditunion.gov

Avoiding Fees

Do you have Members First Credit Union write checks for you? Did you know you can do it yourself through homebanking, write your own check or pay your bills Online with your debit card?

How? Open up a FREE Checking account at Members First Credit Union.

Starting on May 1st, 2014 you will be able to receive 1 free Credit Union check per day. Any additional checks will be \$3.00 each. There will also be a \$3.00 fee for unused returned Credit Union checks.

Starting on May 1st, 2014 we will offer 1 free transfer of funds out of you Christmas Club Savings account annually. Thereafter, it will be a \$3.00 fee per transfer.



Are you using our home-banking site yet?

Here are a few more reasons to sign up!

In addition to viewing the balances and activity in your account, you can also transfer to another member's account under "Transfers". All you need is their last name, account number and account type, which is 00 for savings and 75 for checking.

There are alerts you can set up for all types of things: if your balance goes below a certain amount, if a check you've been waiting to clear comes through, if your loan payment is due or even if you want to add in family members' birthdays. It's all under "Alerts".

You can even view this amazing newsletter!