

Summer 2016

In this Issue

- College Reminders
- Remote Deposit Capture
- Home Improvements
- Annual Meeting

Traveling this summer?

If you're traveling with your Members First Credit Union debit card, call us before you leave at 608-271-5301 to ensure you don't have any issues with your card.

Keep the 24/7 Shazam fraud number with you, if your card is lost or blocked while traveling call, 1-866-508-2693.

Don't forget to download the Shazam™ BOLT\$ app on your phone to receive alerts on card purchases, so you can enjoy your trip!

Holiday Closure

Our office will be closed Labor Day - Monday, September 5th

Update Your Contact Information

Check with a member service representative to verify your information is correct. Not only will this allow us to serve you better, but you can also help prevent fraud by making sure we have your current contact information on file.

College BOUND

Sending a child to college this fall? With Members First Credit Union, college students can bank local wherever they go.

Here are just a few reasons for the college-bound to stay with their financial home:

- Free checking with free ATM/debit card: There are no minimum balance requirements, and students receive fee-free access at 3,464 Privileged Status network ATMs nationwide.

- CO-OP Shared Branch network: Through the Shared Branch network, students have fee-free access to their money at more than 5,000 Shared Branch credit unions.

- Mobile deposit: With MFCU's mobile app, students can snap

a photo of the occasional paper check and deposit it electronically.

- Person-to-person payments: If they're out of checks, students can use Shazam Bolt\$ to send money to friends.

- Mobile Banking: Students have access to their account to view balances and account history through our app.

Parents also have the ability to make transfers 24/7 to their child's account through their own MFCU home banking.

For more information, call us at 608-271-5301.

Introducing Members First Remote Deposit Capture.

Sign. Snap. Deposit.

Sign up through the Members First Credit Union App today!
Don't have the app? Get it at www.mbr1cu.org.



Home Improvement Projects

Choose Wisely and Increase Your Property's Value

As the weather warms, your thoughts may be turning to home improvement projects. However, not all projects are created equally. To increase resale value and stretch your budget, it makes sense to carefully plan where to invest in your property.

- **Roof Repairs/Replacement** - Storms this winter may have damaged your roof. Since the roof is critical to the structural integrity of your home and its appearance, make sure to have it inspected by a qualified, licensed and bonded professional. If there is damage, get 2 to 3 bids before selecting a contractor. Also, check to see if damage is covered by your homeowner's insurance.
- **Entryway** - The entry to your home, both inside and out, creates a first impression. Consider installing fresh tile on the inside and painting the front door and add landscaping at a minimum.
- **Kitchen** - For long term investments and larger budgets, consider replacing cabinets and

countertops and upgrading appliances.

- **Bathrooms** - The biggest bang for the buck comes from installing a new sink, bathtub, toilet and shower stall, as well as attractive tiles and custom cabinets. Lower cost options include replacing faucets and shower heads, adding shelves as well as updating paint and decor.
- **Flooring and Window Coverings** - Updated carpet, laminate flooring, tile and stylish window coverings can go a long way towards making your home look fresh and modern.
- **Financing Options** - The smart way to fund your projects is with a Home Equity Loan from Members First Credit Union. By using your home as collateral, you can get a great rate. Another option may be to refinance your first mortgage. By refinancing with Members First Credit Union, you may be able to lower your interest rate and monthly payments and cash out some of your equity for home improvement projects. Be sure to contact our Mortgage Specialist, Niel Moser, at 608-271-5301.

Double YOUR Savings

NO BALANCE
TRANSFER FEE

with a
Members First
Credit Card

BALANCE TRANSFER
RATES AS LOW AS

3.99% APR*

TRANSFER YOUR CREDIT CARD
BALANCES, AND SAVE BIG IN MORE WAYS THAN ONE!

**Balance transfer special rate is dependent on credit qualifications. Rate is good on purchase and cash balance transfers from another credit card or billing statement. Promotional rate is good for 6 months from balance transfer date. Promotion runs from 05/15/2016 through 08/31/2016.

2016 Annual Meeting

Thank you to everyone who helped make our Annual Meeting a huge success. Your support of the raffle drawing and silent auction allowed us to make donations totaling \$2,870 to the Operation Fresh Start and Restoring Hope Transplant House.

Operation Fresh Start has been providing disconnected youth a second chance for over 44 years. They are given a path to self-sufficiency

and help towards their high school diploma by learning job skills and developing a career plan.

Restoring Hope Transplant House provides a "home away from home" for transplant patients and families undergoing bone marrow and organ transplants at UW Hospital. The House offers comfortable and affordable housing to families during a very difficult time.

Thank you to all of our generous donors :

**Providence Home Lending -
Shazam - The Employer Group
- CUNA Mutual - Pacific Cycles -
Rayovac - Benvenuto's - Fiskars
- Milwaukee Brewers - Green Bay
Packers - Vortex Optics - Ian's
Pizza - Schwoegler's - Capital
Brewery - Food Fight - Texas
Roadhouse - Madison Children's
Museum**