

# Shared Interest

Fall 2024



## Our Loan Rates Are Falling!

Auto Loan Rates as low as **4.75% APR!**\*

Recreational Vehicle Rates as low as **6.00% APR!**\*

Home Equity Line of Credit as low as **8.00% APR!**\*

Now is a great time to take advantage of these great rates. Whether you are in the market for a new vehicle, want a lower rate for your existing vehicle loan, or want to make some home improvements with a HELOC, we can help!

\*APR=Annual Percentage Rate. Your rate is based on your credit history and term of the loan and may be higher. Rates and terms are subject to change at any time.

## A Letter From Our President

Hello Credit Union Family Members!

Fraud is a growing concern and protecting your information, identity, and accounts is our top priority.

Here are three simple steps that can reduce your risk of fraud:

- Use strong passwords that contain upper and lower case letters, numbers, symbols, and has at least 10 characters.
- Refuse personal information requests. NEVER give your account number, social security number, or card numbers to anyone who contacts you.
- Request a copy of your credit report and review for unauthorized accounts. To obtain a free copy of your report, visit [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228.

Be sure to read the back side of this newsletter for more tips on how to protect your information and red flags to look out for.

On the bright side, the holidays are just around the corner. I wish you and your family a healthy, happy, and safe holiday season!

Serving You,

**Toni J Winkas**  
President

## Take A Break From Your Payment

The holidays can be expensive, that's why we provide you with a financial solution that brings relief. With our Skip-A-Payment\* plan, you can have a whole month to regroup.

To take advantage of this offer, stop by the Credit Union or contact the Loan Department at 231-722-7285.

\*\$25.00 Skip-A-Payment charge applies. Member must be in good standing (loan must be current and never have been 30 days delinquent or had a modification and your account at a positive balance) to qualify. Cannot be used to skip a first payment. First Mortgages and Visa are excluded from this offer. Limited to one per year, per loan.



# Protect your information

Fraudsters are getting smarter every day and are continually inventing new ways to get your information and money. Here are some ways to protect your information:

- Closely monitor your accounts and report any suspicious activity right away, no matter how small the amount.
- Don't be afraid to ask questions about a suspicious or unexpected check, email, text message, or letter that asks you to send funds or information.
- Let us know of your travel dates and destinations.
- Steer clear of ATM or credit card machines that appear dirty, in disrepair or look tampered with.
- Ensure your contact information is current on all of your accounts.
- Never give out personal or account information.
- Keep yourself up-to-date with the latest scams by visiting [muskfedcu.com/fraud-center](http://muskfedcu.com/fraud-center).

# Red Flags To Look Out For

- You are contacted out of the blue
- You are pressured to act immediately
- You are asked to pay in an unusual way (gift cards, cryptocurrency, money transfer apps, etc)
- You are told to provide false information to the credit union about your transaction
- You are asked to provide personal or account information
- It seems too good to be true (because it is)



**Please keep in mind, if you authorize to send or transfer money, there is often very little we can do to get your money back.**

# Our Mission

**"Muskegon Federal Credit Union is committed to providing you with innovative ways to meet your financial needs and responsibilities. We endeavor to maintain a strong financial status while providing a professional and friendly atmosphere."**

# YOUTH CORNER

*Great gift ideas for your children or grandchildren*

- Open a Savings Account for your child or grandchild
- Deposit money into a Youth Share Certificate
- Discount Cinema Tickets
- VISA Gift Cards

# Upcoming Holidays

**November 11th  
Veterans Day (Staff Training)**

**November 28th & 29th  
Thanksgiving & Day After**

**December 24th & 25th  
Christmas Eve & Christmas Day**

**December 31st (closing at 12:30 p.m.)  
New Year's Eve**

**January 1st  
New Year's Day**



## Main Branch

65 W. Laketon Ave  
Muskegon, MI 49441

### Lobby Hours:

Monday - Friday 9:00 - 5:00

### Drive-Up Hours:

Monday - Thursday 9:00 - 5:00  
Friday 9:00 - 5:30

Phone: 231-722-7285

Toll Free: 1-877-574-2200

Fax: 231-722-6167

Voice Response: 1-800-860-5704



[www.muskfedcu.com](http://www.muskfedcu.com)



## Holton Road Branch

1700 Holton Rd  
North Muskegon, MI 49445

### Lobby Hours:

Monday - Friday 9:00 - 5:00

### Drive-Up Hours:

Monday - Friday 9:00 - 5:00  
Saturday 9:00 - 12:00