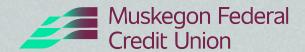
# **Spring 2025 Newsletter**



# **Shared Interest**

## **Letter From The President**

Happy Spring!

Not only am I excited about some warmer weather, but I am also excited to share our new logo with you!! This new logo is a reminder that Muskegon Federal Credit Union is committed to evolving our brand identity and commitment to innovation. Our goal is to have you grow with us, secure your financial stability and build your future.

Speaking of the future, it is important to teach our youth financial literacy. If your child or grandchild does not have an account with us, they can join our credit union with just \$5. We offer Teen Checking accounts with Debit Cards that are issued the same day for members ages 13 to 17. We also offer Credit Building Visa's for anyone 16 and older. Let our friendly staff help your child or grandchild build a good foundation for their financial future.

Be sure to read the full newsletter to learn about all the exciting things happening this quarter. You can stay connected to us by liking our Facebook page, downloading our mobile app and visiting our website. If you have any questions, you can e-mail muskfcu@memberreach.com, or call/text 231-722-7285. Our staff will still answer our phones.

Serving you,





Toni J Winskas President

## Spring Into A Low Rate Loan



Auto loan rates as low as **4.50% APR!**\*
Recreational Vehicle loan rates as low as **5.50% APR!**\*

Ask us about beating or matching your current loan rate with another institution!

Apply today at muskfedcu.com or call us at 231-722-7285.

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

## Home Loan Help Is Right Here!

We are here for you when you are purchasing, refinancing, or utilizing the equity in your home.



MFCU is partnered with AmeriCU Mortgage to help guide you every step of the way. For your **Mortgage** questions, contact Lora Kroon at **616-292-2108**. For your **Home Equity Line of Credit** questions, contact Cheri or Toni at **231-722-7285**.

# **Holiday Closings**



Juneteenth (Closed for Staff Training) Thursday June 19th





Independence Day Friday July 4th

# Youth Corner

Help your teen learn how to manage their money with a Teen Checking! Available to members ages 13 to 17.\*

#### Features:

- Debit Card only (no checks)
- · No monthly service fee
- · Free Mobile or Online Banking
- Text or Email alerts
- Overdraft Protection

Teen (hecking

\*13-15 year old must have a joint owner (18 years old or older) that is a member of MFCU in good standing. 16 and 17 year old must have a joint owner 18 years old or older.

Report (ard and Diploma offers\*

**Report Card:** Show us your June 2025 report card and we will deposit **\$5** into your savings account.

**Diploma:** Graduating seniors, show us your 2025 High School diploma and you will also receive **\$10** in your savings account!

\*Members 18 years old and younger. Offer expires 7/31/25.

# **Scholarship Raffle**

#### Enter to win one of two \$1,000 Scholarships!\*

Starting June 2nd through June 27th, members ages 17 or older who plan to enroll in a higher learning institution for the 2025 Fall Semester can enter to win a \$1,000 Scholarship. To enter the raffle:

- 1. Go to www.muskfedcu.com/scholarship
- 2. Complete a form at one of our locations

Members must be in good standing with the Credit Union and have a valid phone number to be eligible. Winners will be announced 7/11/25 and will receive a \$1,000 check payable to the higher learning institute provided on the entry form.



#### **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

#### **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

#### www.muskfedcu.com

Phone: 231-722-7285 Fax: 231-722-6167

Email: muskfcu@memberreach.com Voice Response: 1-800-860-5704













### **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."