

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 Winkas
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



Memorial Day
Monday
May 26th

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 Checking

*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 Card 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."