

Shared Interest

Winter 2025

A Letter From Our President

Happy New Year Credit Union Family!

I am pleased to share that 2024 was another successful year for Muskegon Federal Credit Union.

As we begin our next chapter of our credit union story in 2025, I am excited to announce that we have some new services and changes we are preparing for.

Starting January 1, 2025, share rates are being increased from .05% APY to .10% APY.* This is a result of the Board of Directors wanting to make a change that would benefit all members.

2025 will also bring a new look for our credit union. Our new logo is not ready to be unveiled, but I wanted to make sure you are the first to know it is in the works. We are committed to evolving our brand identity and commitment to innovation.

Stay tuned as we embark on this exciting new chapter. Please be sure to stay connected so that you are updated when we release new services and announcements. You can stay connected to us by liking our Facebook page, visiting our website, texting 231-722-7285, keeping your e-mail up-to date, or e-mailing muskfcu@memberreach.com.

Please let me or a member of our staff know if there is a financial service you have questions about or would like help with. If you call, our staff will still answer our phones.

Serving you,

Toni J Winskas

President

*APY=Annual Percentage Yield.

Our Rates Are Winter Wonderful



Loan Rates

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 **7.50% APR!***

Ask us about beating or matching your current loan rate!

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 and terms are subject to change at any time.

Dividend Rates

Shares Savings Accounts have increased to **0.10% APY!***

6 Month Share Certificate **3.55% APY!***

1 Year Share Certificate **4.06 APY!***

*APY=Annual Percentage Yield. Rates are subject to change at any time.

73rd Annual Meeting

Date: Saturday, March 8, 2025

Time: 6:30 p.m. - Business Meeting

7:00 p.m. - Dinner

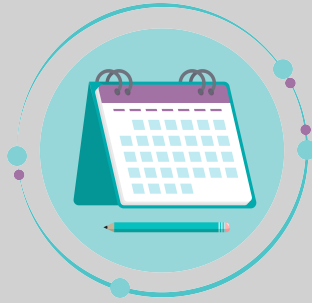
8:00 p.m. - Election

Place: Polish Falcon

1014 W Hackley Ave

Price: \$12.00 Members/Joint Owners

\$20.00 Non Members/Guests



Tickets are available at the Credit Union from February 3rd to February 28th

Nominations are currently being accepted by the Nominating Committee for three open positions on the Board of Directors. Board Members are elected by the membership at the Annual Meeting for a three-year term.

To run for the Board of Directors, you must be a member in good standing and have obtained the age of 21. You may not be a current staff member or be related to a current staff member of MFCU. If you are a family member of a current official, you must state that in your resume.

When you run for the Board of Directors, you are committing to the following:

- Attending a regularly scheduled Board Meeting once a month (date and time determined at the Organizational Meeting) and other periodic meetings that may be deemed necessary.
- Reviewing the Board packet prior to the meeting to be prepared. Notifying the President or Chairperson if there are any other items you wish to be considered placed on the agenda prior to the meeting.
- Agree to adhere to the Financial Literacy Policy within six months after election.
- Abiding by the Board Policy, which you would be given a copy of if elected to serve, along with all Federal guidelines for the Board.
- Not missing three consecutive meetings or four meetings in a year.
- Not having a personal agenda, but working together with the President and fellow directors to see that the members' needs are met.

If you are interested in becoming more involved and serving your fellow members, please send a brief resume of your qualifications to MFCU to the attention of the Nominating Committee by February 21st. If you have any questions, please call the Credit Union.

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

Teen Checking

*We are happy to announce that Teen Checking is available to members ages 13 to 17.**

Help your teen learn how to manage their money with a Teen Checking.

Features:

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

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

Upcoming Holidays

**January 20th
Martin Luther King Day**

**February 17th
President'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



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