



**Members Financial**  
Federal Credit Union

## Summer 2021 Newsletter



**Credit Unions** are about "**PEOPLE HELPING PEOPLE**" and Members Financial FCU is the poster child of that motto. We are relationship-builders, forward-thinkers, smile-makers, and dream-believers who come to work each day with a mission to positively impact our members—and we have fun doing it! We want to show you how much we appreciate your trust in us to meet your financial needs. Throughout the year, we will be hosting Member Appreciation Days. We are working with local vendors to bring you tasty treats and giveaways. Plus, special credit union low rate- loan offers during the day. Stay tuned in for the Appreciation Day that is coming in August. We hope to see you at one...or all...of the Appreciation Days as we celebrate YOU!

***COME IN AND GET...***



Buried deep in today's newsletter is a hidden word. Find it and do not share it with anyone. Once you find it, notify the credit union. If you are correct, you will be eligible for loan discounts to use for any loan you choose. Start reading and search for the mystery word.

## What's New?

The credit union will be going through a MasterCard Migration July 9-11<sup>th</sup>. The credit union MasterCard link on the website will change from GoToMyCard to eZCard. During this transition, credit card payments and inquiries cannot be processed. Beginning July 12<sup>th</sup>, MasterCard payments can resume. New plastics with your same number will be mailed when current card expires. The card will have a new look also. The new phone number for eZCard is 833-541-0763. Use this phone number for card inquiries, misplaced or stolen.

Credit Union will be opening at 8:30am beginning August 2<sup>nd</sup>.

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## Credit Union change in business hours.

Effective August 2<sup>nd</sup>, new hours are M-Th **8:30am** - 5:30pm, Friday **8:30am**-6:00pm, Saturday 9:00am - 1:00pm.

**Phone** 432-520-3443 or 800-869-0961



Independence Day - Monday, July 5<sup>th</sup>

Labor Day - Monday, September 6<sup>th</sup>

**Members Financial Routing** #3163 86476

**Website** [www.membersffcu.org](http://www.membersffcu.org)

If you are looking for news from the credit union, it is at your fingertips. Just visit our website, [www.membersffcu.org](http://www.membersffcu.org), to find our newsletter and get updates on what is happening. You will find the news about product and service specials and other information to help keep you in-the-know. As a financial cooperative, we are committed to keeping our valued member-owners up-to-date about all the benefits of belonging to the credit union. The more you know about the advantages of your membership, the more we can help you to reach your financial goals and secure your future. So next time you go online, scroll on over to our website and look at the newsletter. And let us know if there is something else, you would like to learn about. We welcome your feedback on what information we can provide that would be useful to you.

## Make Life Easier - Download Our APP



Make life easier  
**DOWNLOAD  
Our App**

The daily grind can be busy, hectic, and sometimes difficult. It seems like we are always looking for ways to destress and areas of life that can be simplified. Why not make financial management one of those? With the help of Members Financial FCU Mobile Banking, money matters will be a cinch. You are just an app away from making your life a whole lot easier!

As soon as you download Members Financial FCU free Mobile Banking app using your iPhone, iPod Touch, iPad, or Android device, you will have 24/7, safe, convenient access to all your accounts. The power of quick and easy financial management will be right at your fingertips as you:

- \* Monitor account balances
- \* Review transaction history
- \* Deposit checks
- \* Pay bills.
  
- \* Transfer funds between accounts or schedule transfers for a later date
- \* Open a new account
- \* Apply for a loan
- \* View your credit card balance and activity
- \* Receive security alerts
- \* Deposit paper checks by smartphone with Mobile Deposit
- \* Find the nearest ATM or Branch
- \* Contact a [Member Services representative
- \* And more!

Visit Members Financial FCU website to download the Mobile Banking app, and make your life easier, starting today!

## Save Time, Apply for a Loan Online



Shopping for a new car? Searching for your next home? Maybe you have a business venture on the horizon, or you're finally starting that big home renovation? If you answered "yes" to any of these questions, a loan is likely in your future. Members Financial FCU can save you time and eliminate hassle with our quick and simple online loan application.

Applying for your CREDIT UNION loan online provides:

- \* A convenient, streamlined process that you can begin from the comfort of your home
- \* Valuable insight about your personal finances (example, what you can afford, fee estimates, etc.) to eliminate haggling and foster preparedness
- \* Secure technology guaranteed to protect, and never disclose, your personal information
- \* Prompt decisions from our Loan Experts.
- \* Pre-APPROVAL for car shopping

Start your online application today by visiting [www.membersfcu.org](http://www.membersfcu.org) and choosing from a variety of loans, by entering your personal information and sending documents to the credit union, you will get a quick response from a loan officer. You can also call 432-520-3443 or 800-869-0961 for more information or to speak to a Loan Officer. Remember, online means saving time.



## Vehicle Loan information to help put money in your pocket.

When you are not flying high amongst the clouds, you need a reliable vehicle that can get you from point A to point B. MFFCU can help with our low-rate auto loans. We offer financing for both new and used vehicles, and even 100% financing for new vehicles up to 72+ months. And before you hit the dealership, apply for a pre-approval online, giving you extra bargaining power with that pushy car salesman. Do you have your auto loan financed with another financial institution? Are you in the market for a new car and comparing rates? Members Financial FCU wants to help you! Bring your current rate to Members Financial FCU, and we will match or even beat it! With **rates as low as 1.90%\*APR**, we can help you get in the car of your dreams with a low payment. Do not let a car payment be a burden on your finances. Get a low payment today!

What are you waiting for? Contact us today and start putting money in your pocket.

\*Annual Percentage Rate

Is it time to upgrade your



We have a loan for your improvements

## HOME EQUITY

Use your home's equity for more than bragging rights. A home equity loan leverages the equity built into your home as collateral to secure competitive-rate financing.

Home Equity loans an extremely popular choice for using your own money.

Consolidate debt, build an extension to your home, have the wedding of your dreams — with a home equity loan, you can finance just about any need. And once you apply, you will get a decision back fast from a credit union that puts its focus not on profits, but on its people.

### DETAILS

- **Competitive rates for several short-term or one-time needs:**
  - Education expenses
  - Major life events
  - Home remodel projects
  - Debt consolidation
  - And much more!
- **The existing equity in your home is used as collateral backing.**
- **Accommodating repayment terms that work uniquely for you.**
- **The interest paid might be tax deductible\***
- **Quick decision-making and processing**
- **Attentive, friendly service from start to finish.**

**Call for current rates, get a quote, and start the application process!**

# We Have Loans for Your Back-to-School Essentials

Once summer starts winding down, all thoughts turn to heading back to school. In 2021, "Back to School" might look a little bit different than in years past. Some students are learning in-person while others have opted for virtual learning. Whether your kiddos will be in the classroom or at home this August, one thing remains the same - your family will need to be prepared with the appropriate supplies and necessary funds.

Back To School season is stressful, with today's lists demanding nearly \$800 worth of supplies for K-12 children! That number could be even higher for virtual learners in need of electronics and additional at-home supplies.

If you want to provide the best start for your students *"loohcs skcor"* but are worried about affording the school year essentials, Members Financial FCU can help. We offer low-rate Back to School loans to help pay for your must-haves and those unforeseen extras, including:

- \* School supplies (pencils/pens, white boards, etc.)
- \* Laptops, PCs, or Tablets
- \* Printers, paper, and ink
- \* Desks and chairs
- \* Backpacks and lunch bags
- \* Clothing and uniforms
- \* College textbooks
- \* Dorm room gear
- \* Tuition and Other expenses for an A+ year!

With a plan for Back-to-School spending in the bag, you can relax and soak up the rest of summer, worry-free! Apply now at Members Financial FCU or call 432-520-3443 or 800-869-0961.



