



MEMBER

NEWS

In This Issue:

- ~ Annual Meeting
- ~ Credit Reports
- ~ Statements
- ~ Shared Branches
- ~ Rate Sale
- ~ Updating Info
- ~ Phishing Tips

We're your credit union.

A Quarterly Publication For Our Members

Nicholas Kessenich - President

June - 2010

Thank You To Our Members

Thank you to everyone who purchased raffle tickets for our annual meeting. With the help of our members we were able to contribute 7,700 meals for Second Harvest Food Bank of Southern Wisconsin! Members First Credit Union was one of the top five fundraisers for the month of April! You can see this online at:

<http://www.secondharvestmadison.org/top5.html>

Thank you again for all of your help! We are so proud to be able to serve the community and help those who are in need.

Do you know your credit score?

Not only do you need good credit to get decent loan rates when you're ready to buy a home or car. You will need it for things you probably haven't even thought of! Did you know cell phone companies, insurance companies, future employers, and apartment landlords check your credit? One seemingly minor misstep, such as maxing out your credit cards or making a late payment, can haunt you for years. Call the credit union today to set up an appointment to review your credit report! 608-271-5301

NEW LOOK TO MFCU STATEMENTS

Your next statement will have a new look to it due to government regulations. The statements will give more information to the borrower about the loan, payments made and charges. The information will be broken down by each loan. If you have questions about your next statement feel free to stop in or call us at 608-271-5301.

Members First CU

2801 W Beltline Hwy
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Phone: 608-271-5301
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info@mbr1cu.org
www.mbr1cu.org

We just keep getting closer....

You have access to over 4000 shared branch locations nationwide! Your cash is always close by!

Go to: <http://www.cuservicecenter.com/default.aspx> to find a location near you.

SIZZLING SUMMER RATE SALE

Act now to get even lower rates!

Take .25% APR* off all NEW loans!

*The rate is subject to change anytime and is based on credit score and approval. Some exclusions do apply.

UPDATING PERSONAL INFO

Quarterly Quote:

You've got a lot of choices. If getting out of bed in the morning is a chore and you're not smiling on a regular basis, try another choice.

- Steven D. Woodhull

Holiday Hours

We will be closed September 6th, 2010 in observance of Labor Day.

Fun Facts

~In a lifetime, an average person walks the equivalent of 5 equators.

~The most expensive cow in the world was sold for \$1.3 million.

~MOST Australian currency is made of plastic.

~There are 3 colors that don't rhyme with anything (silver, orange, and purple).

~The average human accidentally eats 8 spiders in their life.

~Women blink twice as much as men.

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The ability of Members First Credit Union to reach our members is critical in the fight against fraud. As many of you have access to your account information without ever having to speak to one of our personnel via the use of home banking; many members often forget to update us when there is a change to a phone number or address. This can leave us at a disadvantage when direct or timely communications with you are necessary, such as following the discovery of suspicious account activity. Therefore, we ask that you please review your personal data with us the next time you contact us. Help us ensure that we are able to reach you should we ever have concerns about account activity.



Good Phishing Tips

To decrease the risk of being a phishing victim, follow the safety tips below:

- Be suspicious of demanding messages.** Messages threatening to terminate or suspend your account without your quick response should be treated as suspicious. A legitimate business should not request personal information from you over an unsecured web site or via text message. When in doubt, call the business' customer service number (available on your account statement) to confirm the status of your account. Do not use telephone numbers found on the text message, e-mail or website.
- Be cautious of downloads.** Installing unknown software on your computer can put your personal information at risk and potentially harm your computer's hard drive. Make sure the software comes from a legitimate website, not an e-mail message. If you are not sure whether you should download a program, contact a customer service representative for more information.
- Always type in the URL of the Web page you need.** Phishing scams rely on embedded links that take you to fake websites. It is safer to type your intended website address directly into your browser so you know you are visiting the legitimate site.
- Protect your password.** Do not write down sensitive personal information such as your login ID, password, pin number, or Social Security number.
- Keep your computer up-to-date.** Industry best practices recommend that you install anti-virus and firewall programs to help keep your computer safe and that you keep updated with the latest Security improvements of your software providers.

Best Practices:

- Never click on links within emails.
- Delete suspicious emails or text messages.
- Pay close attention to the URL of a website.
- Never reveal personal or financial information via text message or e-mail.
- Verify email or text requests for information by contacting the company directly using contact information from a reliable source.

If you think you may be a victim of phishing or have any concerns regarding your account with us and phishing contact the credit union immediately at 608-271-5301.