



Spring 2018

In this Issue

- Round-Up Savings
- Home Buying Seminar
- Scholarship
- CD Special
- 30-Day Savings Challenge

You're Invited!



Home Buying Seminar!

Wednesday, April 25th at 5:30pm
3401 W. Beltline Hwy. Madison
Call **TODAY** to register at
608-271-5301

Join us for a complete look at the home buying process. From application to close, all of your questions will be answered. We'll look at the impact of your credit score and how to obtain the best rate and terms, how much cash you will need to close, what loan programs are available and much more!

Pizza and prizes provided by:



EARN 10%^{APY*} WITH ROUND-UP SAVINGS

This savings account makes it oh-so-easy to save effortlessly.

Here's how it works: you make purchases conveniently and safely with your MFCU MasterCard® debit card. We round up the purchase up to the next dollar amount and deposit it into your Round-Up Savings account, where it earns a high dividend rate.

Saving just couldn't be any easier. Time for you to keep the change! Plus, all those even dollar amounts make balancing your checkbook a snap!

- Must have a Members First checking account and Members First MasterCard® Debit Card
- No fees, service charges, or minimums
- Purchases made with MasterCard® debit card are rounded up to next whole dollar amount
- Difference is deposited to Round-Up Savings
- No additional deposits can be made after account is opened (funds can only be deposited via debit card purchases)
- Only round-up deposits allowed to this account

*APY (ANNUAL PERCENTAGE YIELD). DIVIDEND RATE AND APY MAY CHANGE AT OUR DISCRETION. DIVIDENDS ARE CALCULATED ON DAILY BALANCE AND COMPOUNDED AND CREDITED TO YOUR ACCOUNT QUARTERLY.



Credit Union Scholarship

Members First Credit Union will be awarding two \$1,500 scholarships. One available to a high school senior, and another to an adult who is continuing their education.

Learn more on our website
www.mbr1cu.org
or stop in our branch.

Deadline is June 22nd!

See Your Savings Bloom

1.70% APY*
13-MONTH
CD SPECIAL

2.00% APY*
27-MONTH
CD SPECIAL

*APY=Annual Percentage Yield. Account is subject to penalty for early withdrawal. Dividends are compounded quarterly. Savings are insured up to \$250,000 by the National Credit Union Associations. For a limited time only. New money only.

Remote Deposit vs. Shared Branching

Are you sick of filling out deposit slips and asking the Shared Branch to fax us a copy of the check?

With Remote Deposit you can snap a picture of your check for us to review. Checks are reviewed in a timely manner and deposited to your account.

Sign up for Home Banking today!
www.mbr1cu.org/services/mobile-banking

30-DAY SAVINGS CHALLENGE

Goals are always easier with a deadline. Making an open-ended promise to save money is hard to complete if you don't set guidelines. So if you're serious about stashing more cash, state exactly how much you want to save by a specific date. We believe that one month is a good place to start. It's relatively soon, and depending on the amount you want to save, entirely attainable.

Ready to save? Now that you have a deadline, here are four tips to help you achieve your 30-day challenge:

- **Stop buying coffee every day**

This is a simple but effective way to cut costs, and it has an easy alternative: make coffee at home instead. It may take you a day or two to get used to your new routine, but the results are worth it, especially if you spend up to five dollars per day on fancy caffeinated drinks.

- **Make your lunch**

Buying lunch every day adds up over time. \$10 per day may not seem like much on its own, but \$200 per month (for a five-day work week) will definitely help you achieve your savings goal. If you're addicted to eating out and can't go cold turkey, treat yourself to an inexpensive meal on the weekend.

- **Cut the cable cord**

Reportedly, the average American's cable bill is over \$100 per month. It's a surprising figure given our affordable alternatives to content. These days you can find most shows and movies online for free or for a small fee. And you're not limited to watching them on your computer or phone. Inexpensive accessories such as Google Chromecast make streaming straight to your television fairly simple.

- **Ride your bike / take public transportation**

When it comes to cutting monthly costs, gas may be an easy target. If you have a car, taking the bus probably never even crosses your mind, but it's likely cheaper than filling up your tank. Like to bike? Riding is also an easy way to slash your transportation costs, and it's great exercise. If you have a longer commute, compromise between convenience and savings, and try one of these alternatives to driving two to three days per week.



**FOR EVEN MORE IDEAS ON HOW TO SAVE MONEY,
CHECK OUT OUR EDUCATION TAB AT WWW.MBR1CU.ORG.**