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Spring 2015

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Access Your Account Balances 24/7!

Your account information is only a **PHONE CALL** or **CLICK** away!

- Call **1-888-837-6500** and talk to a live person through the CO-OP Shared Service Center
- Set up your Online Branch Account to access on your computer, tablet or smartphone
- Sign up for Text Alerts on your phone

Find out more at www.mbr1cu.org.



Mortgage rates are still at an all-time low....

3.625% for 30 years (3.665% APR)*

2.875% for 15 years (2.95% APR)*

Contact Niel Moser, our Mortgage Specialist, to find out more information at 608-271-5301.

* APR is Annual Percentate Rate. Subject to credit approval and credit qualifications. Rates are subject to change. Contact credit union for details.

April Secured Loan Special

.25% off AND
a \$25 Gas Card
Get Pre-Approved today!*
Apply online at www.mbr1cu.org

* APR is Annual Percentate Rate. Subject to credit approval and credit qualifications. Secured loans of \$5,000 or more. New money only. Contact credit union for details. Special ends April 30th, 2015.



Congratulations to Gary C. of Evansville!

Gary won a \$50 Amazon Gift Card just for using his debit card in February. Every time you use your debit card, you are automatically entered for a chance to win!

Are your kids on the right track to financial independence?

For many of today's young adults, the weakest link lies in learning the basics. According to a 2014 survey conducted by Harris Poll on behalf of Junior Achievement USA, 40% of teens do not have a savings account, checking account, or debit card, and 59% of teens do not have money management classes offered at their schools.

Achieving economic prosperity is difficult, and it's especially hard for young people who've never learned how to manage money. Members First Credit Union is here to help you launch the youth in your life toward financial independence, and here's how:

Join. For starters, open a credit union savings account for each child in your family. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and tracking transactions.

Share. Include your children in household money discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget for back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. Turn to your credit union when you want help. Our tradition of service and philosophy of helping people, makes Members First Credit Union and all credit unions a natural partner in pursuing financial security.

We're here to help. For more information, contact us at **608-271-5301**.

2015 Annual Meeting



Come join the fun at our annual meeting and **Casino Night!** Get an update on your Credit Union and enjoy dinner, casino games and **WIN prizes!**

\$15 per person in advance
\$20 per person at the door
RSVP by Friday, April 10th
all proceeds go to Restoring Hope Transplant House and Operation Fresh Start.

Madison Turner's Banquet Hall
3001 South Stoughton Road
Madison, WI 53716