



Members 1st Credit Union NEWSLETTER March 2010

“The **SMALL**
Credit Union with a
BIG HEART”

Office Hours: Drive-Up opens 8:00 Monday thru Friday
LOBBY: Monday, Tuesday, Wednesday: 9:00 to 4:00
Thursday: 9:00 to 5:00
Friday: 9:00 to 6:00

Office Staff

Judith Wisell CEO
Louise Simonson
Maud Cogliano
Judy Flynn
Gretchen White
Nancy Lord
Cheryl Johnson

APRIL 17th “Country HOE-DOWN”

So put on your cowboy hat and throw on your boots,
cause we are planning a night of FUN.
Karaoke, DJ by Kathy & Thurley Tracey
Try your luck at Texas Hold-EM, Line Dancing
Door Prizes thru-out the evening with a Grand Prize
drawn at 10:30pm

53rd Annual Meeting VFW
5-6 Check-In, 6: Meeting, 7: Meal

E-TELLER

Access your accounts via E-Teller

www.members1cu.com

Stop in and see Gretchen White or give her a call : 257-5131 ext.307
It only takes a few minutes to get set up.
VERY USER FRIENDLY

Be able to view your account 7/24. All sub accounts under your personal
account number are accessible on E-Teller.

Make fund transfer: Savings to Share Draft (checking)
Savings or Share to LOANS

E-STATEMENTS

Go paperless, Go Green, Save on Postage cost,
And be able to get your statement as soon as they are
available and at your convenience.

You can print it or save it to your computer.

If you have any questions how to receive
E-Statements, call Gretchen.

♥ E-TELLER ♥ E-STATEMENT ♥ E-TELLER ♥ E-STATEMENT ♥

Board of Directors

William Harvey- Chairperson
David Cotton-Vice Chairperson
Betty Chamberlin- Treasurer
Laura Gibson- Secretary
Peter Case
Steve Farrington
Phil Welker

Supervisory Committee

Kathy Tracey-Chairperson
Cynthia Martel
Andrea Coulombe

HOLIDAY CLOSINGS

Memorial Day

May 31, 2010 ~Mon.

Independence Day

July 4th & 5th ~ Mon.

Labor Day

**September 6, 2010 ~
Mon.**

Columbus Day

October 11, 2010 ~ Mon.

Veterans' Day

**November 11, 2010
~Thurs.**

Thanksgiving Day

**November 25, 2010 ~
Thurs.**

MEMBERS 1st Credit Union

SKIP-A-MONTH COUPON



Only one coupon per member allowed during the calendar year.
IF your loan is **6 months** or older and your payments are **100%** current.
Not applicable for mortgages, home equity loans or VISA.
Interest continues to accrue during the skipped month.

Coupon must be provided at time of request. Some restrictions may apply.

Please submit Coupon 10 Days prior to Payment Date

How do you usually make your payment? (circle one) *Payroll deduction* *Cash* *Automatic Pay* *Check*



Signature

Acct#

\$ Amount

Date



10.9%

How about getting a **VISA** card with the **VERY LOW** interest rate of **10.9%**

Make this card your card to use on vacation.

Check the cards you are using now, and I'm sure you are paying a much higher interest rate.

18% ? 22%? Maybe even more!

Do you have one of those High interest Credit Cards?

Come talk to us about our VISA **10.9%**

Members 1st VISA

Make Payments here.

1 Day to post to available balance.

After applying, allow 2 week for processing and to receive card.

ATM TRANSACTIONS

All ATM transactions need to be kept track of to avoid **OVER-DRAFTS**.

Not all Business terminals clear at the same rate and therefore your card may continue to process POS (point of sales) purchases.

IT IS YOUR RESPONSIBILITY TO KNOW HOW MUCH MONEY YOU HAVE TO SPEND!!!!

There is a \$20.00 per NSF just like checks.

REMINDERS

1. Use as a **CREDIT** (signature) to avoid .50 charges
2. Positive Balances are updated twice during Business days.

12:00-12:30 & 4:00-4:30

