

Have You Seen It?

The NEW & Improved www.mnfcu.com!!



If you haven't visited www.mnfcu.com lately, you are missing out! MNFCU has updated, improved, and expanded the website. MNFCU provides a comprehensive approach for products, services, and more!

- * Home banking is easily accessible.
- * Metro Spotlight & Membership offer valuable information
- * The Young Members' section is exciting and informational
- * On-line Loans applications offer convenience
- * Community Bulletin Board & Newsletters keep you informed
- * Perform financial transactions
- * Locate ATMs
- * Interest rates on Loans, Shares & CD's
- * Links to other useful websites
- * Free advertising space

The new website is user-friendly, comprehensive, and efficient. Click on www.mnfcu.com to help you with all your financial needs.

PLEASE BE PATIENT; *Bill Payment software is still under construction. Changes are being made to enhance the software and make it user friendly.*

Attention MNFCU Members Insurance Saving Offers! Save Up To 40%!

With the current economic distress, many Americans are looking for a way to reduce their bills. MNFCU continues to provide money-saving offers so that you can keep more of your hard earned money in your pocket.

MNFCU has teamed with Sterling Insurance Company to provide huge savings on auto and home insurance products for its credit union members. As a convenience to members, MNFCU will host Sterling Insurance in both branch offices on Friday, April 24th and May 1st. Sterling Insurance representatives will provide you with comparative quotes from Citizens, Auto Owners, Progressive and Farmers Insurance companies. For a more accurate quote be sure to bring your current policy including premium amounts you currently pay.

The review is FREE and the savings are real. Members can arrange to switch their insurance needs to Sterling that day. MNFCU CEO, Sherry Miller, saved over \$500 per year by switching her home and auto coverage to Sterling Insurance Company! You can save as well and keep more money in your pocket and still have the same or better coverage than you currently carry.

Sterling representatives can be reached toll-free at 888-525-7575 or 586-323-5700 and on-line at www.sterlingagency.com. Be sure to announce that you are a MNFCU member to take advantage of their savings program. Don't delay, put cash in your pocket!



*Safe & Secure
with MNFCU!*

In the news, there is a buzz about compromised Debit and Charge cards. Be assured, MNFCU is on top of security. Recently, a large credit card payment processor were victim of having their data breached. MNFCU was NOT breached. Be clear, it was the processor that processes transaction for some merchants use whose data that was breached. This caused many debit and credit cards to be at risk for fraud. MNFCU took action IMMEDIATELY to provide safety in your finances. Upon notification of the processor's breach, MNFCU disabled members from making purchases with their respective cards when signing for their purchases. MNFCU set the cards to be used only with your PIN to ensure that the individual using the card was in fact the MNFCU member. Then those members with affected cards were issued new cards and PINs. It took about ten business days to complete this process. Happily, NO losses were reported. This is a testament to MNFCU being prompt, safe and comprehensive. Thank you those affected for your patience and cooperation in this matter.

MAY IS AUTO MONTH!!

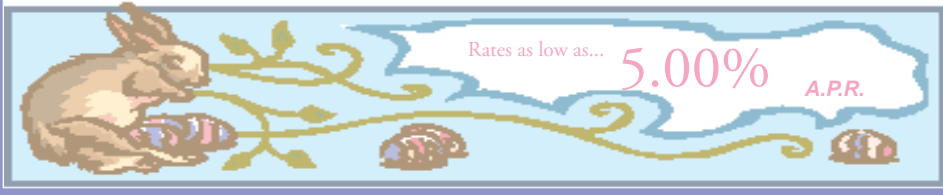
SPRING for a NEW or USED AUTO!

DON'T ALWAYS BELIEVE WHAT YOU HEAR OR READ
WE HAVE MONEY TO LEND

Every day you hear the media reporting it is difficult to obtain a loan. That may be true for banks but not at MNFCU. Loan requirements have not changed, interest rates remain low and you get the same great member service you deserve.

We have offered "May is Auto Month" for the past 17 years, members have come to expect it. They start calling our offices at the beginning of the year to make sure May is still auto month. Many come in and apply prior to May so that when they are negotiating a price for the automobile they are assured to get the best deal. The biggest mistake a buyer can make is to tell the salesman how much they want their payment to be. Often dealers will extend the term of the loan just to make the deal.

MNFCU, your credit union, values your membership and looks out for you, the member. You will not have application fees, document preparation fees, no unwanted products such as extended warranties are added. NO HIDDEN FEES are added to your loan when you choose MNFCU as your lender.



Holiday Closings

MEMORIAL DAY

Monday May 25, 2009

Hours

Drive-thru and Lobby

9AM - 5PM Mon, Tues, Thur

10AM - 5PM Wednesday

9AM - 6PM Friday

Drive-thru ONLY

9AM - 1PM Saturday

Locations

WATERFORD BRANCH

4594 Pontiac Lake Road

Waterford, MI 48328

P 248 674-0491 F 248 674-1644

HOLLY BRANCH

15156 N. Holly Road

Holly, MI 48442

P 248 634-9061 F 248 634-4740

Speedy Line (248) 674-2700

Mortgage Center (888) 562-6865

Mission Statement

Our mission is to provide members with a wide range of financial services, of competitive price to assist them in achieving their financial goals. To provide in a professional and friendly environment the highest level of service.

*Large enough to serve,
small enough to care*



ANNUAL MEETING

The 57th Annual Meeting will be held on Monday, April 20, 2009 at 5:30 P.M.

This years annual meeting will be held at our

*Waterford Office
4594 Pontiac Lake Road
Waterford, MI 48328*

Running for office are incumbants;

*Edward Bronz, Glen Mitchess
John Makowski*

Join us for Hor'Dourves. The business meeting will begin at 6:15 PM

MORTGAGE RATES AT ALL TIME LOW

Mortgage rates are lower than they have been in forty years. Take advantage now and purchase a home which the selling price has been drastically reduced. MNFCU makes mortgage loans easy, affordable and convenient. You can close your loan via the phone if needed.

Servicing your loan remains with one company so you know who to contact if you have any questions or need up to date account balance information.

Refinance and save yourself thousands of dollars. Call our mortgage department at 1-888-562-6865 to find out how you can save money.

8%* SIGNATURE LOANS ARE STILL AVAILABLE

Are you caught owing taxes, need to take a vacation or fix up your home, call to find out how you can obtain one of our low interest rate loan. Offer ends, April 30, 2009. *for qualified borrowers