



Of Prime Interest

www.mbrcu.com



Is your bill from your bank's credit card starting to scare you?

If you are one of the many people frightened by your bank's ever increasing interest rates and fees, help is on the way! MFCU is where members come first, and that is why our Visa® Platinum Credit Card is so member-friendly.

With a Visa® Platinum Credit Card from MFCU, you'll enjoy a card that works to satisfy you!

- No fees: Enjoy no annual fee and no fee for balance transfers or cash advances
- One low, fixed interest rate: No surprises, just one low, manageable rate
- ScoreCard® Bonus Points: Earn one point for every \$1 you spend - good toward travel, merchandise and more

When your high-rate credit card bill attacks, Visa® Platinum from MFCU is here to save you. Call, stop by or visit us on the Web to apply today.



MFCU Partners With Children's Miracle Network.

During the month of December Members Federal Credit Union partnered with *The Children's Miracle Network*, *Denver Children's Hospital* and *Credit Unions for Kids* to raise money for the Children's Hospital. We would like to thank everyone who purchased a snowflake during December. The money went directly to the local Children's Hospital in Aurora.



COA Benefits Fair

Prize Winners:

At the City of Aurora Benefits Fair long time credit union members Sean Burke and Bonni Dommer were the winners of our blu-ray DVD Player and iPod Nano give-a-ways. Both Bonnie and Sean had visited the Credit Union's booth on November 4th to enter our prize drawing. Other give-a-ways included MFCU snow scrapers, key lights and calendars. MFCU has a branch inside the COA Municipal Center and has been serving the City of Aurora employees and their family members since 1968.



Bonni Dommer



Sean Burke

Fraud Prevention Tips from the Credit Union.

Keep your eye out for theft and fraud at this time of year. Follow these simple rules:

- Photocopy the contents of your wallet and keep it in a safe place, incase your wallet is stolen
- When using your debit card, use it as a signature transaction instead of debit with the PIN - It's safer and easier for returns
- Never sign a blank receipt
- Keep your debit or credit card in view at all times when using it for a purchase or while at a restaurant
- Notify the creditor immediately if there is an error on your billing statement - monitor your account regularly online or over the phone
- Know the online or mail order catalog company before ordering and giving your credit card number over the internet or telephone
- Know stores return policies prior to purchasing
- The credit union uses a service called FALCON to monitor your transactions. If you ever get a call from FALCON be sure that you review all transactions with them

NEW

Online Banking with "VIRTUAL BRANCH" is here! Login today to check out all the new features and benefits.

Online Banking



- New users can enroll online
- Never miss a payment with our new e-Bills feature; select merchants will send your e-Bill right to your bill pay account
- Set up transfer and bill pay alerts
- Forgot a payment? Now you can send a payment overnight
- Enhanced security
- Send secure e-mail via Virtual Branch directly to the credit union
- Export Account History into Financial Management Software (Quicken, Money, etc.)
- Customizable account names, login ID and password
- Initiate "Account to Account" transfers to and from other financial institutions
- Check balances, view history, transfer funds and make payments on the go - Virtual Branch works on mobile devices (cell phones or PDA's) with browser based internet access
- You can now view all your accounts with a single log-in

We are excited about this NEW revolutionary product and thank all of our online banking members for their patience during the transition from old to new. If you have any questions, concerns or would like some help with "Virtual Branch" do not hesitate to call the credit union at 303-755-2572. We also have F.A.Q's on our website at www.mbrcu.com.

REMINDERS

Please let the credit union know when your contact information changes. It is very important that we have the correct telephone number and address in our system.

2009 contributions to IRA accounts or HSA accounts must be made before tax day, April 15th 2010.

Don't forget that MFCU participates in shared branching which allows our members (YOU) to go into participating credit unions and do transactions. Any credit union that displays a "swirl" and CU Service Center signage is open to assist you with your transactions.



The Credit Union will be closed on the following days:

Martin Luther King Day:
January 16th and 18th
Presidents Day:
February 13th and 15th



2010 Annual Board Elections

This year there are two positions open on the Board of Directors. Board positions are for a three year term. A nominating committee has been appointed by the Board for the coming election. This year the committee has nominated Mark Stephenson and Terry Teske.

Nominations may also be made by petition. Please note that members who wish to petition must file the petition for nomination by January 31 2010. Petitions must be signed by at least one percent of membership, or an equivalent of 84 signatures, and must be accompanied by a certificate from the nominee stating that they will accept nomination and serve if elected. A statement of the nominee's qualifications and willingness to serve must accompany all submitted petitions.

The Nominating Committee will endorse two candidates. Each candidates name, including those nominated by petition, will appear on the ballot.

Get pre-approved today!

 Terrific auto loan rates are one of the greatest benefits of credit union membership.

MFCU does not participate in direct dealer financing. The only way to get our LOWEST RATE is directly through the credit union. So contact an MFCU Loan Officer today!

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