

Of Prime Interest

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In This Issue:

Financial Advantages of Home Improvements

Benefit From the MFCU Visa Platinum Credit Card

Need a Reliable Vehicle by Winter? Get a MFCU Auto Loan

Convenient Online Services

Have a HDHP? Get a HSA

Loans for Small Business Owners

Holiday Closures:

Oct. 9 & 11 – Columbus Day

Nov. 11 & 13 – Veterans' Day

Nov. 25 & 27 – Thanksgiving

Dec. 24 – Christmas Eve

Dec. 25 – Christmas Day

Dec. 31 – New Year's Eve

Jan. 1, 2011 – New Year's Day

Create Your Ideal Home, Add Value

Financial Advantages to Making Home Improvements

Oftentimes, the quickest way to add value to your home is through home improvements. Not only can you customize your house the way you want it, you can make it much more attractive to potential buyers for resale.

Some of the upgrades that can have the best return on your money spent are kitchens, new windows, doors or a roof, and decks. These are additions that enhance the functionality, livability and efficiency of your home.

Whatever improvements you want to make, Members Federal Credit Union has the products to fit your needs. With a Home Equity Line of Credit, including a variable interest rate and an 8-year draw period, you can take the money as you need it to pay for your improvement expenses.

If you already have estimates and know what your project will cost, a fixed-rate Home Equity Loan offers a specific term, and the comfort of knowing your rate and payment will not change. Don't have any equity in your home? We also offer no-equity Home Improvement Loans that can be used for functional upgrades to your home.

Contact your credit union today and start turning your house into a dream home.



Enjoy the Benefits of Our Credit Card

Earn Rewards With our Visa Platinum Credit Card

Are you dreaming of a tropical getaway? Or maybe you have your eye on the latest electronic gadget for the holidays. No matter your wish list, your MFCU Visa Platinum Credit Card can help you. In addition to a low fixed rate, no annual fees, and no fees for cash advances or balance transfers, the MFCU Visa Platinum card earns ScoreCard Rewards good towards travel and merchandise and Rainbow Rewards for cash back up to 20%. These programs come free with your card, which also has personal concierge and travel protection.

This October through December, you can enjoy entries into the ScoreCard "A Million & More" sweepstakes for every purchase you make with your MFCU Visa Platinum Credit Card. You will get one entry a month just for being a cardholder in good standing. You'll have a chance to win 10,001 Bonus Points, 100,001 Bonus Points, or the Grand Prize of 1,000,001 Bonus Points or Warehouse Dash/Chicago Trip.

If you don't have a card already, apply online today or call 303-755-2572.

Need a Reliable Vehicle by Winter?

Talk to a Loan Officer About a New or Used Auto Loan

Winter will be here before you know it; you'll want a vehicle you can count on in the cold and snow. You'll also want a loan with someone you can rely on and trust—Members Federal Credit Union.

Our auto loan rates are low and competitive and you can add services such as GAP and Major Mechanical Protection to further safeguard your investment. Our pre-approval process is convenient and will allow you to know your monthly payment before shopping; plus it means you can skip the finance department at the dealer!

Apply online at www.mbrcu.com or call 303-755-2572.





Online Services—Convenient, Current, Relevant

Access to Virtual Branch, Online Bill Pay, E-Statements, Account to Account Transfer, and ZashPay



Members Federal Credit Union visualizes a future where technology can be utilized to provide personal financial services to each and every member however they may choose. We're pleased to offer members the latest technology in electronic services; at little or no cost! Check out these services that can help save time and money.

- **Virtual Branch** - Free online access to your accounts. View balances and make transfers between your MFCU accounts.
- **Online Bill Pay** - Set up your billers and make one-time or recurring payments, you can also pay your MFCU loans. Free service that saves you time and money each month when paying bills. You can schedule 12 months in advance.
- **E-Statements** - Sign up for free electronic statements and stop receiving paper statements in the mail. You can quickly access previous statements and print, save or export.
- **Account to Account Transfer (A2A)** - Transfer funds between MFCU and accounts at other financial institutions for free within three to six business days. Easy to set up in Virtual Branch; add, manage, and delete accounts as necessary. You can schedule recurring transfers or one time.
- **ZashPay** - The latest way to pay individuals through the Bill Pay system. All you need is the person's e-mail address or mobile phone number. Funds transfer within one day typically, all for a small fee of \$0.50 per transfer. Great for paying your friend back for lunch or the coach for team uniforms.

Have a High-Deductible Health Plan?

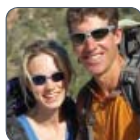
Consider the Benefits of a MFCU Health Savings Account (HSA)

It's getting to be that time of year when your employer will have open enrollment for your 2011 benefits. There are lots of options to weigh and decisions to make. Many employers offer a high-deductible medical plan, which typically has lower premiums than other plans. When you choose a high-deductible plan, you can add a Health Savings Account (HSA) to help cover medical costs not covered by the health plan, including those incurred before you reach your deductible. Account earnings will accumulate on a tax-deferred basis. Distributions from your HSA are tax-free if used for qualified medical expenses.

The balance of your HSA is carried over to the following year, in fact, your HSA is completely portable. As the owner of the account, if your job status changes, your HSA will follow you.

A HSA offers you many benefits: the opportunity to save for unexpected or high medical bills, the choice to have a high-deductible health plan with lower premiums, pre-tax contributions and tax-deferred earnings, flexibility to contribute throughout the year and roll your balance over year to year, and the portability of taking your account with you no matter of any job changes.

Stop in or give us a call at 303-755-2572. to learn more about opening a HSA.



Small Business Loans

With a Lending Partner You Can Trust



We can offer small business owners the convenience and flexibility of commercial loans tailored to fit your business needs.

We offer a wide variety of loans and lines-of-credit so you can match your loan payments to your company's cash flow.

From terms for real estate to lines-of-credit, loans for buildings, vehicles or equipment, your loan officer can walk you through your options and create a loan to fit the specific needs of your business. Call a Loan Officer today at 303-755-2572.