



# Of Prime Interest

[www.mbrcu.com](http://www.mbrcu.com)

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### Holiday Closures:

May 29 and 31 — Memorial Day

### Fantastic!

We'd like to recognize our youth members who opened new savings accounts or made a \$25 or more deposit into their savings during America Saves Week. Great job Sean, Tommie, Jasmine, and Thomas — way to save!

### Reminder:

Members FCU is a member of the Credit Union Service Center Network. Look for the "swirl" CU Service Center logo at participating credit unions. With your member and account numbers you can make transactions just as you would at our branch. Over 28,000 no fee ATMs are also available through the CO-OP Network. Look for the logo at participating ATMs and at most 7-Eleven Stores. Text your location — address, intersection or zip code — to 692667 (MYCOOP) from any mobile phone for directions to nearby ATMs.



## An Easier Way to Shop and Buy Check Out Automotive Avenues When Shopping for Your Next Vehicle

*As a member of the credit union, you have free auto buying services available to you. Let your credit union member service representative know you are interested and they will put you in contact with a vehicle consultant. Get pre-approved with us first; it will help you know how much you can afford and make your car buying experience even smoother. Applying is easy — in person, on the phone, or online.*

Automotive Avenues has been serving credit union members for over 22 years, offering members a more comfortable and convenient way to shop for a vehicle. They are ranked as Denver's #1 credit union auto buying dealership and have had a consistent Customer Satisfaction Index of over 98% for over eight years in a row.

The Automotive Avenues philosophy is to provide a better auto buying experience than the traditional experience. They base this on a simple set of values that make sure to keep you, the member, first:

- One stop shopping for new and used vehicles
- Non-commissioned sales consultants
- No haggle prices set at or below market value
- 48 hour/200 mile return and 7 day/500 mile "peace of mind" exchange policies for pre-owned vehicles
- 240-point pre-owned vehicle inspection, highest in the industry
- Direct access to credit union financing

Automotive Avenues has one of the most extensive pre-owned inventories in the state and doesn't play the "price and play" game. To ensure the best price possible, they shop for the highest quality of pre-owned vehicles, buy at aggressively low prices, and set the pricing at or below market value.



In addition, they perform a 240-point inspection on the pre-owned inventory, the most comprehensive in the industry.

If you are in the market for a new automobile, they can acquire any brand of thousands of new vehicles and obtain them at discounted fleet prices from their network of over 60 dealers. All savings, factory rebates and incentives are passed on to you, the member.

Automotive Avenues can help you drive away in your new vehicle knowing you've made a great decision. Automotive Avenues is here for you! Learn more online at [www.autoaves.com](http://www.autoaves.com).

## Members FCU VISA Credit Card Makes the Grade Earns Five-Star Rating, Dean's List From [creditcardconnection.org](http://creditcardconnection.org)

If you've seen Suze Orman or Larry King lately you may have heard them mention Credit Card Connection, the website ranking the nation's most fair and ethical credit card programs. We're proud to say our VISA credit card has made their Dean's List. The Dean's List consists of credit unions whose cards earned five stars — interest rates below 18%, no balance transfer fees, no penalty pricing, no annual fees, and late fees that don't exceed \$25. Our members enjoy rates as low as 9.90% and a free rewards program. Apply today and take advantage of what we have to offer!

## Annual Meeting

April 20, 2010

Please join us for our 42nd Annual Meeting, April 20, 2010. The meeting will be held at the main office on 6 Abilene Street at 5:30 p.m.

During the meeting you will be able to meet the Board of Directors, the Supervisory Committee, and the credit union staff. Door prizes will also be awarded at the conclusion of the meeting.

The Annual Meeting allows us the opportunity to discuss the accomplishments of 2009 and look ahead to the projects and plans for 2010.

Please R.S.V.P. by April 15 to: [info@mbrcu.com](mailto:info@mbrcu.com) or by phone at 303-755-2572. We hope you can join us!

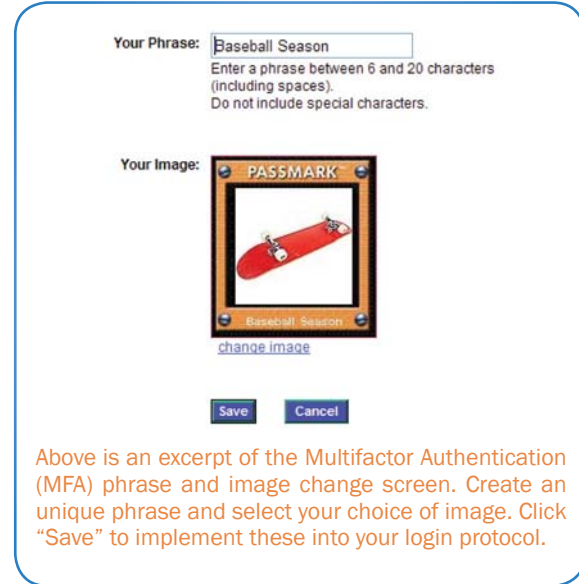
# Better Security, More Peace of Mind

## Multifactor Authentication Coming in Mid-April to Virtual Branch

Internet security is a concern for everyone — members and the credit union. We monitor our systems on a regular basis and stay current with technological safety features to ensure we are offer our members a secure environment for their online banking.

As a part of our security measures, we are implementing a Multifactor Authentication process to Virtual Branch April 22. Multifactor Authentication (MFA) does the following: asks who you are, decides if you belong there, verifies your access privileges, and asks you to prove you are who you say. This provides extra lines of security before allowing access to information. An example of how MFA can stop unauthorized access is: Say your teenage relative knows you use “WooHoo” as your password, so he attempts to login to your account. He is presented with your pass phrase and doesn’t know that it is “Baseball Season”; therefore, he is not allowed access to your account information because he has not been able to successfully complete all levels of login and authentication.

Beginning April 22, MFA will be available to all users of Virtual Branch. For your safety, MFA must be set up on your membership. If you have not voluntarily set up your MFA by May 21 you will be prompted to set it up before being allowed to proceed into Virtual Branch. Virtual Branch will walk you through the setup process step-by-step in an easy to follow manner. Following this process, your future logins



Above is an excerpt of the Multifactor Authentication (MFA) phrase and image change screen. Create a unique phrase and select your choice of image. Click “Save” to implement these into your login protocol.

will require you to enter your phrase and verify your image after entering your password.

Additionally, during this time we will be implementing Check Request and Wire Transfer Request through Virtual Branch. These features will allow members to securely complete and submit online forms requesting checks and wire transfers that will be processed quickly — often within 24 hours. To access the request forms in Virtual Branch, go to the Member Request area under the Self Service tab.

## Lower Your Car Payment by Refinancing With Member FCU

### Members Have Saved an Average of \$50 a Month

If you are looking for additional ways to save money each month, take a look at your car loan. If your existing loan is with someone other than Members FCU, you may want to refinance.

Our auto loan rates are competitive and low — giving you the opportunity to refinance and

lower your monthly payment. Several members have recently refinanced with us and have reduced their payments by \$50 on average. Below is a sample of some of our members’ savings. If you are interested in refinancing, apply today at [www.mbrcu.com](http://www.mbrcu.com) or call 303-755-2572.

Member	Monthly Savings
“Erin”	\$33.00
“Diane”	\$51.00
“Garrett”	\$41.00
“Tom”	\$93.00

Savings have been rounded for use in this sample.

