



# Of Prime Interest

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### Holiday Closures:

May 28 & 30

Memorial Day

July 2 & 4

Independence Day

## Get Into the Home of Your Dreams

### MFCU Offers First and Second Mortgages at a Variety of Terms

Your credit union offers mortgage loans to help you get into the home you have been dreaming of with payments that won't keep you up at night. Our friendly Loan Officers can help you decide between a Conventional or FHA loan, fixed or adjustable rate, and which term is best for you. Conventional fixed terms offered are 10, 15, 20, 30, and 40 years. Adjustable terms available for 1, 3, 5, or 7 years. Fixed FHA loans offered at 15 and 30. We also have various interest-only options.



Already own a home and need funds to make it your dream home? We have a fixed option or a line of credit with an 8-year draw, 10-year repayment period. Don't have equity in your home but still have projects? We have a home improvement loan with flexible terms and a competitive rate to help make your dreams a reality. Get started today by applying online or contacting a Loan Officer.

## Are You Celebrating FREE Checking?

### We Are! Advantage Checking is Always FREE With MFCU

In today's world, most places charge for their checking accounts and debit cards, not Members Federal Credit Union. Our Advantage Checking is always FREE and includes a FREE Visa Debit Card that earns rewards and gives you access to over 28,000 no-fee CO-OP ATMs. With FREE Advantage Checking you enjoy no minimum balance, no monthly fees and can use Direct Deposit and FREE Virtual Branch Online Banking for added convenience.



## Join Us For Our Annual Meeting

### Tuesday, April 26 at the MFCU Main Office

The MFCU Annual Meeting will be held Tuesday, **April 26 at 12:30 p.m.** at the Main Office at 6 Abilene Street. This is a wonderful opportunity to meet staff, management, and the Board of Directors and to learn more about our plans for 2011. If you would like to attend, please R.S.V.P. by April 22 to info@mbrcu.com or with the receptionist. Light refreshments will be served. Door prizes will be awarded at the conclusion of the meeting.

## Online Services – FREE and Easy Virtual Branch, Online Bill Pay, and A2A

At your credit union we are all about providing quality services at a value you can appreciate. That's why we offer our online services for FREE.

Virtual Branch Online Banking allows you 24/7 access to view your account balances, make transfers or loan payments, and more. Members with Savings Accounts only can enroll in Virtual Branch but to have all the features available, you need our FREE Advantage Checking Account as well.

By fully using FREE credit union accounts like Savings and Checking, you can use Online Bill Pay to pay utilities, doctors, whomever you need on a one-time or recurring basis. The ZashPay Service is available for a small fee to send personal payments without the need of account information.

Account to Account Transfers (A2A) allows you to transfer to/from your MFCU account from/to an account at another financial institution. There is no charge and funds are available typically between 2-3 business days.



CU SERVICE CENTERS  
The Member Friendly Financial Network

MAIN OFFICE 6 Abilene Street, Aurora, CO 80011 PH: 303-755-2572 Fax: 303-755-9998

CITY OF AURORA BRANCH 15151 East Alameda Pkwy., Aurora, CO 80011

# Car Buying Made Easy!

## Automotive Avenues Offers New and Used Vehicles

Take the hassle out of buying your next new or used vehicle by using your credit union's free auto buying service with Automotive Avenues. Auto Aves has been Denver's #1 credit union auto buying dealership for over 22 years and offers members a more comfortable and convenient way to shop for vehicles.

- One-stop shopping and thousands of new and used vehicles to choose from
- Non-commissioned sales consultants
- No haggle prices set at or below market value
- Direct access to credit union financing
- "Peace of Mind" Pre-Owned Protection, Return and Exchange Policies
- They buy cars, even if you don't buy theirs

Whether you are looking for a new or used vehicle, consultants will help you find the exact vehicle you are looking for — and they have a consistent Customer Satisfaction Index of over 98% for over 8 years in a row.

Ask your MFCU Member Service Representative or Loan Officer to put you in contact with an Auto Aves consultant today and experience a different way to shop.

## *You're Invited!*

### What:

Automotive Avenues and MFCU Member Appreciation Day

### When:

Friday, June 10th,  
from 11:00 a.m. to 2:00 p.m.

### Where:

The MFCU Main Office lawn at  
6 Abilene Street, Aurora 80011

We'll have food, cars, fun and special prizes!

## MFCU Visa Gift Cards Make the Perfect Gift — For Any Occasion

Our Visa Gift Cards are available in any amount from \$25 up to \$500 and let you give a gift that is sure to make them smile.

Gifts Cards can be used at any store where Visa is accepted and can be registered to add security features and to enable Internet purchases.

You can get your MFCU Visa Gift Cards by stopping in or we can mail your order. Ask a Member Service Representative today for Visa Gift Cards and take the worry out of your gift shopping.

## Are You Looking For Ways to Save?

### Transfer Balances from High-Rate Credit Cards to us!

Our Visa Platinum Credit Card is a great option when looking for ways to save this year. Our fixed rate card has no annual fee and no fee for balance transfers —

making it ideal for moving those high-rate card balances to save some money. Apply for the MFCU Visa Platinum Credit Card today online or in person!



## All signs lead to Members Federal Credit Union.

We have a loan to fit your needs.



Whether you're looking to buy a new or used vehicle, or refinance your current auto loan from another lender, Members Federal Credit Union offers fantastic low rates. To apply for your Members Federal Credit Union auto loan, stop by today or apply online at [www.mbrcu.com](http://www.mbrcu.com). You won't believe the great service and savings you'll receive when you take out a vehicle loan with us...but then again, that's why all signs lead to us!

APR=Annual Percentage Rate. With approved credit. Rates and terms vary. See credit union for details.