



In This Issue:

Thinking About a New Car?

Save Time and Money With Free Online Bill Pay

Beware of Phishing Scam

Free Advantage Checking

Get a Mortgage With MFCU

Protect Yourself and Your Accounts on Summer Vacation

Summer Member Event August 6 and August 20

Thinking About a New Car?

Consider Pre-Approval, it Saves You Time and Money

You might have heard about pre-approval before but never really understood why it can help you save time and money when shopping. Here are a few reasons:

- 1. Know What You Can Afford:** It helps to know if you can actually afford that dream car. Don't fall in love and find out the monthly payments are too high.
- 2. Increase Your Buying Power:** Having a pre-approval letter in hand at the dealership is as good as cash. A salesperson will be more flexible knowing the interaction will turn into a sale.
- 3. Avoid High-Pressure Tactics:** Finance Managers at the dealership can often pressure you into high-cost warranties, GAP Insurance, and other add-ons at deal time. Instead, your credit union offers these same products for a lot less, without the pressure at the dealership.
- 4. Enjoy Your Car-Buying Experience:** Everyone has horror stories of going to a dealership and spending all day on the "fine print." Instead, your credit union uses two different car-buying services, Automotive Avenues and Enterprise, which make the process easy and find exactly the car you are looking for without the hassle of a high-pressured salesperson.



Next time you are thinking about a new vehicle, keep these tips in mind and enjoy your ride.

Holiday Closures:

July 3 and 5 – Independence Day
Sept. 4 and 6 – Labor Day

Happy Birthday!



Special birthday wishes for Mr. Frank Herr, who turned 90 June 29th. Mr. Herr is one of

the founding members of the credit union and is a former City of Aurora employee.

Mr. Herr and his family are still members of the credit union today and currently reside in Missouri.

Thank you, Mr. Herr for your contributions over the years. We hope you had a wonderful birthday with your family and friends.



Beware of Phishing Scams

Thieves May Try to Get Your Information



Remember to be on alert for possible Phishing scams for your information. These calls will attempt to obtain your personal information by asking a series of questions about your accounts with Members Federal Credit Union. MFCU will never send an e-mail, text message or make a phone call to you requesting any information, including account numbers, social security information, and debit/credit card information. Never respond to a request for this information. If you wish to report that you have been a victim of a possible scam, please call a Member Service Representative at 303-755-2572 or e-mail info@mbrcu.com.

Save Time and Money

Use MFCU's Free Online Bill Pay

Tired of writing checks, stuffing envelopes and applying stamps each month? Then sign up for MFCU's online Bill Pay. Access Bill Pay through the Virtual Branch online banking, set up your payees and then schedule recurring payments or pay bills as they come due. Online Bill Pay is a safe, secure way to manage all of your bills in one place with a risk-free guarantee that your bills will be paid correctly and on time.

Buying a House?

We Can Help, Ask Us How



MFCU offers conventional and FHA loans with fixed or adjustable rates. Choose a term that's right 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.

Also, qualified first-time buyers can borrow up to 100% of the home's value (\$200,000 and less). A small down payment is required for higher loan amounts.

Contact a MFCU loan officer today at 303-755-2572 or visit us online at www.mbrcu.com.

Say Goodbye to Checking Fees

Enjoy Free Advantage Checking With MFCU

Many financial institutions charge fees with their checking account. But not Members Federal Credit Union. We offer Advantage Checking, **FREE** and with lots of added benefits.

- No minimum deposit or balance
- No monthly fee
- **FREE** Visa debit card with cash-back and ScoreCard merchandise/travel rewards
- Access to over 28,000 no-fee CO-OP Network ATMs
- Overdraft Protection available
- Direct Deposit
- **FREE** Virtual Branch online banking
- **FREE** E-Statements
- **FREE** online Bill Pay



Protect Yourself This Summer

Don't Let Your Vacation be Ruined by Theft

Summer is the time for fun in the sun and for many, that means vacation. Don't let your dream vacation become a nightmare from theft. Taking some simple precautions can help keep your personal information safe this summer.

Have your mail and papers held. Nothing draws attention to a house like a stack of newspapers in the driveway or mail overflowing the box. Temporarily place a hold on these services until you return.

Let your credit card issuer know you are traveling. Letting your financial institution and credit card issuer know your plans will help them watch for unauthorized charges. It's a good idea to have the toll-free numbers with you in case your card becomes lost or stolen.

Consider travel insurance. The MFCU Visa Platinum credit card comes with travel insurance protection as well as personal concierge service. Vacation is a great time to consider those benefits.

Minimize information in your wallet or purse. Try to avoid carrying extra information with you on your trip. Take only the cards you plan on using plus your medical insurance card. Don't carry your social security card with you. It's also recommended to make a copy of what's in your wallet and keep it safeguarded in case your wallet is stolen.

Be alert and perceptive. Avoid ATMs that look suspicious or like they have been modified. Thieves use hidden cameras and altered card slots to steal card information. Also, take extra care if you plan to use online banking or password access services from public wi-fi spots that may not be encrypted.

Summer Member Event

Join us for Food and Fun!

Come by the main credit union office on **August 6** and **August 20** for our Member Appreciation Event. We will be grilling during lunchtime and will have vehicles for sale, giveaways, and drawings for prizes. We hope to see you there!

Low Auto Loan Rates

Great Rates for New, Used & Refi

MFCU has great rates on auto loans for your next purchase. Already have a loan with someone else? Call us, we may be able to save you money with a refinance.

Rates as low as 3.94% APR.*

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

