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## Great Rates on Car Loans

We Can Help You With New, Used, or Refinance

Is it time you start thinking about replacing your car? Are you looking for ways to reduce your monthly payment on a car you bought and financed at the dealer or elsewhere at a high rate? If you answered "yes" to either of these questions, then you need to speak to a MFCU loan officer.

MFCU is offering great rates on car loans that can help you stay on budget. And, we offer GAP and Major Mechanical Protection at costs typically less than the dealer. If you need help finding a new or used car, we have a solution for that as well.

If shopping on your own or through the credit union, talk to us about getting pre-approved first. The process is quick and easy and will help you determine the budget that is right for you – before you shop. We don't participate in lending at the dealership, so you won't find our great rates there. Talk to a MFCU Loan Officer before you go and know your rate and your budget.

**View our rates online and apply today!**  
[www.mbrcu.com](http://www.mbrcu.com)

**Low Rates = Low Payments**

## A Better Way to Buy a Home

First Mortgages With Someone You Can Trust – MFCU

You're ready to buy a new home. But you've heard in the news about unscrupulous mortgage lenders who put people into homes and loans they couldn't afford. It doesn't have to be that way.

You know us. We're your credit union; created, grown and owned entirely by you and our other members. We are a not-for-profit cooperative standing by to help you reach your dreams. Our partner, Centennial Lending, shares our values. That's because they are 100% credit union owned. Their experts have years of experience building relationships—not just selling loans.

Together, we can offer you a first mortgage that fits *your* needs. You have options; fixed or adjustable rate, Conventional or FHA, all at a variety of terms.

At MFCU, you're not put through a cookie-cutter process. We'll walk you through the borrowing process and explain your options, including rates and fees, so that you can choose the loan that's right for you. When you are you ready to take this important step, MFCU and our partner, Centennial Lending, are standing by, ready to help. Call us today at 303-755-2572 or drop by our office and speak to one of our loan officers.





# Don't Pay Fees — Check With Us!

**MFCU'S Advantage Checking is Always FREE, Without Monthly Fees**

Members Federal Credit Union strives to provide our members with products and services at a great value. One way we do that is by offering our FREE Advantage Checking. This account gives members the freedom to write as many checks as they want, get a FREE Visa Debit Card that allows access to thousands of no-fee CO-OP ATMs, and not be imposed with any balance requirements or monthly service fees.

Open your FREE Advantage Checking account today and let us help you switch from your account at another financial institution.

## Need Financing For Your Summer Toy?

Are you wanting to buy a RV, boat, jet ski, or motorcycle this summer? MFCU has competitive rates and terms for all kinds of powersport vehicles and summer toys. Check out our rate sheet online, then click on Apply Now to get started! We can help you enjoy the warm weather with the peace of mind that comes with a loan from someone you trust — your credit union.

## Manage Your Accounts Effortlessly

Manage all of your MFCU accounts with the ease of receiving an email. Members can now receive email alerts on multiple account actions such as balances, transactions, deposits, and check clears through Account Alerts in Virtual Branch. Simply login into Virtual Branch, go to Self Service then Account Alerts. There are numerous alerts to choose from and you can use different email addresses for the different notices.

## Relax, Take a Vacation!

**Let Us Help You Finance Your Summer Fun**

Do you want to take a fun family trip this summer or sneak off on a getaway of your own? You can, with a vacation loan from Members Federal Credit Union.

There are different options on how you can finance your summer fun; from our fixed rate, no annual fee Visa Platinum Credit Card, to a Home Equity Line of Credit, to a share secured or even unsecured loan. Ask a loan officer today to help you decide the choice that's best for you.



## Do You Own a Business?

**Lending Options For Small Businesses**

Our business lending experts can help you with a wide variety of loans. Just let us know what you need.

### Lines of Credit

Benefits similar to a credit card, a line of credit gives more flexibility helps when cash is not available.

### Vehicle Loans

Great service and rates for company cars and trucks.

### Equipment Loans

From restaurant equipment to carpentry tools, and from manufacturing machinery to computer hardware.

### Commercial Real Estate Loans

Finance your office, warehouse or factory building.