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Holiday Closures:

- Jan. 15 & 17
Martin Luther King, Jr. Day
- Feb. 19 & 21
Presidents' Day

Smart Option for Students

MFCU Now Offering Smart Option Student Loans

Members Federal Credit Union is pleased to offer our members an option for funding college expenses.

The Smart Option Student Loan offers payment options while attending school, which reduces the repayment term by about five years. It can also save you around \$6,000 compared to traditional 15-year deferred payment student loans. Members can choose to make interest only payments or a fixed payment of \$25 per month.



The loan also has no penalty for prepayment, no origination fees, and offers a rate reduction for automatic payments and rewards for paying on time. To learn more, go to our website at www.mbrcu.com.

Carry a Card That Works for You

Apply for our Visa Platinum Credit Card

Have you made a resolution to consolidate your credit card debt or to save money on credit card fees? If so, we have the card for you.

Our Visa Platinum Credit Card has no annual fee, which can save you \$40+ over other cards. There is also no fee for cash advances or balance transfers, making it a great option to consolidate balances. And, the rate is fixed, no introductory rates that increase after six months.

Free Auto Buying Service With Auto Aves

Are you in the market for a new or used car? Let our free car buying service help you. With Automotive Avenues, your consultant will help you find the right car for you and your budget. Ask your MFCU member service representative to put you in contact with a consultant today! **Join Auto Aves for their 4WD and AWD Round Up January 13-15, 2011.**

Attention All Members

MFCU is Your Lending Resource

Ask MFCU about any of the following types of loans – we're here to help!

Auto Loans - new, used or refinance high rate loans you have with someone else.

First and Second Mortgages, Home Equity and Home Improvement

NEW! **Small Business Loans** - Term loans and lines of credit for commercial needs.

NEW! **Student Loans** - Save money and time over traditional 15-year deferred loans and pay no origination fees.

Low Car Payments Available Here!

MFCU is offering low rates on new and used auto loans. Low rates mean low payments! Have a high auto rate loan with another lender? Move your loan to us and save! Contact a loan officer today at 303-755-2572 or loans@mbrcu.com.



Get More, For Free

FREE Advantage Checking With MFCU

Did you know that Members Federal Credit Union offers FREE Checking? Our FREE Advantage Checking not only saves you money and provides convenience, it is robust. There are no monthly service fees, no minimum balance or deposit required, you can get a free Visa Debit Card that earns rewards and you get access to our FREE Virtual Branch online banking and FREE online Bill Pay.

Enjoy unlimited check writing, unlimited withdrawals, and access to over 28,000 no-fee ATMs in the CO-OP ATM Network. Want even more convenience? Add Direct Deposit for all or some of your paycheck. We can also set up Payroll Deductions and add Overdraft Protection.

Ask a member service representative to open your FREE Advantage Checking Account today at 303-755-2572.



Congratulations!

Congratulations to City of Aurora employees Jim Comer and Debbie McKay for winning MFCU's drawing at the recent COA Health Fair. The prizes were the credit union's way of thanking COA employees for their continued support.



Jim Comer



Debbie McKay

New Product for Business Owners

Business Account Now Available at MFCU

Business owners now have a designated account to keep their business separate from their personal account.

The MFCU Business Account includes a FREE Visa Debit Card, FREE Virtual branch online banking and FREE online Bill Pay, and no minimum deposit. Checks are available at cost to Business Account holders. The account requires a \$10 monthly maintenance fee and offers many other services and features to business owners.

Make a House Your Home

Are you looking for a new home? If so, ask MFCU about a first mortgage. We offer conventional or FHA loans and fixed or adjustable rates. Terms available for 15, 20, 30, and 40 years. Talk to a loan officer for rates and options, 303-755-2572.

Go Green and Save With E-Statements and Bill Pay

Be "green" and make the switch from paper statements to E-Statements. You'll enjoy secure access and have the ability to download and save your E-Statements to your home computer. Reduce paper use even more and enroll in FREE online Bill Pay—you'll save time and money! Logon to Virtual Branch to get started.

2011 Annual MFCU Board Elections

Make a Difference at Your Credit Union

The Board of Directors has appointed a nominating committee for this year's coming election. Three positions for the Board are open and are for three-year terms. The committee has nominated Charlie Richardson, Deidre Warner, and Steve Anderson.

Board nominations may also be made by petition. Please note that members who

wish to petition must file the petition for nomination by January 31, 2011.

Petitions must be signed by at least one percent of membership, or an equivalent of 81 signatures, and must be accompanied by a certificate from the nominee stating that they will accept nomination and serve if elected.

Congratulations!

Christina Rivera won a First Place Prize in the *Fortune in Your Future* online Bill Pay sweepstakes that ran August through September.



She plans to use her winnings towards song writing demos.

A statement of the nominee's qualifications and willingness to serve must accompany all submitted petitions.

The Nominating Committee will endorse three candidates. Each candidate's name, including those nominated by petition, will appear on the ballot.