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Did You Think the Cost to Refinance Was Too High? A “Mini Mortgage” from MFCU Might Be Exactly What You Need

If you have a Loan-to-Value of 50% or less, you may qualify for a **Mini Mortgage**. Here are a few benefits:

- **LOW Closing Costs** (Less than \$500)
- **LOW Fixed Rate**
- **Flexible Terms** of 5, 7 and 10 Years
- Payoff Your Mortgage Quicker

Looking for another type of Mortgage? We have options. With **competitive closing costs** and a variety of **flexible rates and terms**, we have a product to fit your needs.

Visit www.mbrcu.com to compare rates and apply online or call 303-755-2572 to speak with a Loan Officer about your individual needs and we can help find the right loan for you.



Holiday Closures:

January 2, 2012
New Years Day

January 14 & 16
Martin Luther King Jr. Day

February 19 & 21
Presidents' Day

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 upcoming election. Two positions for the Board are open and are for three-year terms. The committee has nominated Robin Peterson and Craig Nash.

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, 2012. Petitions must be signed by at least one percent of the membership. A statement of the nominee's qualifications and willingness to serve must accompany all submitted petitions.

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

Congratulations!
Congratulations to City of Aurora employees Jenna Katsaros and Joe Warren for winning MFCU's prize drawing at the City of Aurora Benefits Open Enrollment Fair. Thanks for your support of the Credit Union!



Jenna Katsaros



Joe Warren

Did You Know?

-Contributions to **IRAs** and **HSAs** for the 2011 Tax-Year must be made on or before April 17, 2012

-Don't forget to keep your contact information up-to-date, including phone number, address and email address. Our fraud monitoring service utilizes your phone number to contact you in the event of a potential fraudulent transaction.

-**Account Alerts** can notify you of various events on your account, including account balances, when checks clear and more. Sign up at www.mbrcu.com

MFCU on Your Mobile Phone
<http://m.mbrcu.com>



Statements Made Better

Did you know that Members Federal Credit Union offers **FREE eStatements**? Here are just a few benefits:

- eStatements are a **faster, more secure** and **environmentally friendly** way to receive statements
- Reduce paper clutter
- Statements are available in an easy-to-read format 24/7

Enrolling is **fast, easy and secure**. Log into Virtual Branch online banking at www.mbrcu.com, click on the Self Service tab and then the eStatement link. After agreeing to the Terms and Conditions and providing an address, you are enrolled-it's that easy.

Need more help? Contact a Member Service Representative at 303-755-2572 and we'll walk you through it.

Need a FREE ATM?
We have over 28,000 with our
FREE Advantage Checking and FREE VISA
Debit Card

8 Tips to Fight Fraud

8 simple steps to follow to guard your personal information:

1. Immediately report lost or stolen cards to the Credit Union.
2. Cover the ATM pin pad when entering your PIN number.
3. Choose a credit and debit card PIN number that is difficult to guess, but easy for you to remember.
4. Do not reply to any email, text or phone requests for your social security number, credit or debit account number or any other personal information.
5. Monitor your credit report, credit and debit accounts and statements for unauthorized transactions.
6. Shred all credit and debit card statements or financial documents before you throw them away.
7. Before making purchases online with your credit or debit card, make sure the website is secure and the company is reputable.
8. Update anti-virus and spyware software regularly.

Your Full-Service Lending Resource

All Your Loan Needs From People You Can Trust

Members Federal Credit Union offers a **full-range of loan products** to meet all your needs. Plus, our great rates mean **lower payments**. Our friendly loan staff and various application options - including in person, over the phone, or online - make for an easy, convenient approval process.

Shopping for a new vehicle? Get pre-approved with the Credit Union to SAVE - our GREAT RATES are not available at the dealer.

Our flexible terms and repayment options add extra convenience. Low-cost GAP Insurance, Extended Warranty Protection and Debt Protection are available for less than the dealership and will help protect your investment and give you peace of mind.

Need to make home improvements? We offer a **fixed or variable rate Home Equity loan** to pay for home improvements, or any other expense like a vacation or your child's tuition.

We also offer financing for **RVs** (including jet skis, trailers and more) and **motorcycles** with great rates and flexible terms.

A **VISA Platinum Credit Card** is a great way to pay for a variety of expense. With a **low fixed rate** and **no annual fee**, it's a great way to pay for a vacation, transfer high rate debt or more. It includes free enrollment in **ScoreCard Rewards** program and **no cash advance or balance transfer fee**.

Visit www.mbrcu.com to learn more or compare rates and apply online or call 303-755-2572 to speak with a Loan Officer.

