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A Newsletter For Members Of Muskegon Governmental Employees Federal Credit Union | **SPRING 2010**



What A Deal We Have For You!!!

During the month of June we are offering Used Vehicle Loans at New Vehicle Loan rates. Yes, you read it correctly...we are offering you a chance to finance a Used Vehicle at a low new car interest rate.

You may also finance a Used Vehicle loan that you already have with another financial institution (not one that you already owe MGEFCU for) and get the same great deal!

The loan must be for a minimum of \$5,000.00 and remember it is for the month of June only. So get ready to drive off with a great deal from your credit union.

Call the Loan Department at **(231) 722-7285** if you have any questions.



Helping Our Community Through Service

The staff of Muskegon Governmental Employees FCU is dedicated to assisting our community in many ways. In addition to providing financial products in our members' best interests, your Credit Union staff also volunteers time and money to local charities that aid our family members, neighbors and friends every day.

In 2010, our staff will donate time and/or resources to the following organizations:

- American Cancer Society Relay For Life
- Walk For Diabetes
- March of Dimes
- Our Local Rescue Mission

We encourage you to volunteer at the charity of your choice.



**Muskegon
Governmental
Employees**

FEDERAL CREDIT UNION

"Where you're more than a member, you're family"

LETTER FROM THE PRESIDENT

We're Helping Our Youth Succeed

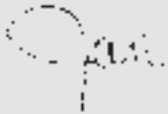
Teens and young adults are faced with many unprecedented challenges when it comes to making smart financial decisions. For instance, the cost of college is skyrocketing, unemployment remains high, and many lenders have tightened their belts, making it harder for young adults to borrow and build a solid credit history.

Of course, Muskegon Governmental FCU remains dedicated to helping our children, rise above these hurdles and obtain affordable financial products or services that will save them money *and* help them learn how to manage their money responsibly.

We are proud to offer savings incentives for students as well as our annual scholarship program. Three lucky students will earn scholarships of up to **\$1,500!**

As you can see, the future is bright at Muskegon Governmental FCU. We hope you help your children and grandchildren take advantage of all the money-saving opportunities we offer.

Serving you,



Janet "Jan" Herrmann, President

Congratulations, Winners!

We are happy to announce the winners of our membership drive contest:

Nick Wolting
Tyler Miller

Each winner received a Nintendo Wii Gaming System. Thank you to everyone who helped us spread the word about membership!

Holiday Closings

Memorial Day **Independence Day**
Monday, May 31, 2010 Monday, July 5, 2010

Great Opportunities For Students

Getting ready for college? Members between the ages of 17 & 23 who are enrolled or plan to enroll in a higher learning institution in the State of Michigan next year are eligible to apply for one \$1,500 Craymer Memorial Scholarship and two \$1,000 Scholarships.* Stop by today to pick up your application and submit only the following to the Credit Union by 5:00 p.m. on May 6, 2010:

- Scholarship Application
- High School Transcript
- MGEFCU Letter Of Recommendation Form
- ACT Scores (If Taken)

Additional Opportunities To Earn Money

If you are a graduating senior, bring in your 2010 diploma and open a new service to receive \$10 deposited into your Savings Account!** If you are an underclassman, don't worry; you can still earn some easy cash! Bring your June report card to MGEFCU, and we will deposit \$5*** directly into your Credit Union Savings Account.

*Applicants must have had an active account for at least one year. Checks will be made payable to the college or higher learning institution after a copy of the member's high school diploma is submitted to the Credit Union. Past recipients of a MGEFCU scholarship are not eligible. Winners will be chosen based upon their individual applications and will be notified on or about May 24, 2010.

**Offer valid June 2010 through July 2010. Must be a member and open a new service to receive offer.

***Offer valid June 2010 through July 2010. Must be a member to receive offer.

Check Out The Dollar Dog Kids Club®

With our *Dollar Dog Kids Club*®, your children or grandchildren can learn about responsible saving and spending so they are better prepared to manage their finances later in life. And they can have fun while doing it! We are proud to offer the *Dollar Dog Kids Club* just for kids ages 11 and under!

Join The Club – It's Free & Easy!

All Youth Accounts have automatically transitioned over to a *Dollar Dog Kids Club* account. However, if your child or grandchild does not have a Youth Account and would like to join, with a \$5 initial deposit into a *Dollar Dog Kids Club* Account, they will receive:

- Invitations To Special Events & Celebrations
- Dollar Dog Adventure Coloring Pages
- And More!

Learn More Today

For more information or to open an account for your child, stop by the Credit Union or call **(231) 722-7285**.



Voice Response: 1-800-860-5704

Toll free: 1-877-574-2200

Phone: 231-722-7285

Fax: 231-722-6167

www.muskgovcu.com

MAIN BRANCH

65 W. Laketon

LOBBY HOURS

Monday - Friday 9:00 - 5:00

DRIVE-UP HOURS

Monday - Thursday 9:00 - 5:30

Friday 9:00 - 6:00

HOLTON ROAD BRANCH

1700 Holton Road

LOBBY AND DRIVE-UP HOURS

Monday - Friday 9:00 - 5:00

Lobby Closed 1:00 - 2:00

Saturday 9:00 - 12:00

Drive Thru Only

