

shared interest

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



Important Member Privilege Update

Due to new government regulations, as of August 15,* ATM and one-time debit transactions will no longer be covered automatically by our Member Privilege service.

If you want to continue to have this valuable safety net in case of emergency, please let us know ASAP. After August 15, 2010, unless you provide us with prior authorization, in an instance where you do not have enough money in your account, your card will be declined.



Consider the many ways you use your account and debit card, and make the correct choice for you and your family. For many that will be to opt-in to a service that protects you when you need it and doesn't cost you anything when you don't.

*Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and one-time debit card transactions without account holder consent. A Member Privilege fee or non-sufficient funds (NSF) fee of \$25.00 will be charged for covering overdrafts that result in a negative balance at time of transaction. Overdrafts may be created by check, ACH, Online Banking transactions, phone

transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically) such as automatic draft from your health club or insurance company may continue to be covered by your Member Privilege service. Once an overdraft has occurred, you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing. Contact us if you have questions.

Thank You For Your Support

We would like to extend a big thank you to our members for supporting our two chosen charities. The March of Dimes and Relay for Life are two charities we strongly believe in, and your involvement goes a long way!

See you in September, which is when YOU can earn up to \$75.00!!

This September we are having two Money Making promotions.

The first promotion is; open a New Share Draft Account, start Direct Deposit and sign up for Online Banking. Not only will you have no service charges or hidden fees, but you will receive \$50.00 for this package!

The second promotion is; open a VISA® Platinum Credit Card and do a balance transfer. Not only will you save with our low interest rate, this package pays you \$25.00!

We will pay you to SAVE with these packages.



Muskegon
Governmental
Employees
FEDERAL CREDIT UNION

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

LETTER FROM THE PRESIDENT

Meeting the needs of our members is our primary goal, and to ensure we understand the depth of those requirements, we recently conducted a random member survey. Your comments and feedback are vital to us in order to make continuous improvements. We appreciate you taking the time to let us know what is important to you. Overall, the feedback was very positive.

Online Bill Pay was noted as the most requested new service. Unfortunately, due to the economy, we are unable to provide Online Bill Pay at this time. However, we will make every effort to add this service when the economy improves.

Thank you, once again, for taking part in this survey. Your feedback allows us to make changes and improve our service. We appreciate your time and input.

Serving you,



Janet "Jan" Herrmann, President

Holiday Closings

Labor Day

Monday, September 6, 2010

Exclusive Discounts For Credit Union Members

Drive away with amazing discounts on GM and Chrysler vehicles and a low loan rate from your Credit Union.

Visit LoveMyCreditUnion.org for details and talk to a Member Representative today!



58th Annual Meeting Results

On Saturday, March 13, 2010, the Credit Union held our 58th Annual Meeting. Thank you to everyone who attended. Congratulations to Suzanne McGee and Marcia Jeske who were elected to serve on the Board of Directors for a three-year term.

We would also like to thank all of the Board of Directors for their commitment to the Credit Union. Our Board of Directors are Cheryl Bohland, Wayne Frutchey, Marcia Jeske, Suzanne McGee, Ray Nicolai, Jim Taylor, and Rita VanNunen.

Do You Have Your Net Paycheck Coming To The Credit Union? You'll Want To If You Don't...

When you open a new CD for \$1,500 or more or get a loan for \$1,500 or more, you will receive a .25% benefit just because you have your whole paycheck coming direct deposit to the Credit Union.* This is another way your Credit Union wants to help you save!

*This offer excludes VISA® and First Mortgages.



Your Summer Fun Can Cost Less

It pays to be a member. Members of Muskegon Governmental Employees Federal Credit Union receive the following discounts at Michigan's Adventure and at the movies:

Michigan's Adventure:

Admission Tickets: \$24.50

Movie Theater:

Cinema: \$6.50

Popcorn & Pop: \$5.50



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

