

shared interest



A Newsletter For Members Of Muskegon Governmental Employees Federal Credit Union | WINTER 2012

LETTER FROM THE PRESIDENT

As your Credit Union, our goal is to provide you with lower fees, lower interest rates on loans, and better service than traditional financial institutions. You can help us continue to offer these free and low-cost services by using your debit card as a credit when doing transactions.

Here's why: Merchants pay us "interchange fees" for signature-based debit transactions. (This fee does not apply for PIN transactions.) By choosing the "credit" option and signing for your purchase, the amount of the sale will still be deducted from your checking account as usual, but the Credit Union will receive the interchange fee on your transaction.

Simply by changing the way you use your debit card, you'll help us maintain an important source of outside income. That, in turn, benefits you through lower costs and better service.

Serving you,

Janet "Jan" Herrmann, President



You can contribute to your 2011 IRA until Friday, April 13, 2012. If you don't have an IRA, this is an excellent time to open an account.

There's Still Time To Make An IRA Contribution for 2011!

Traditional IRAs are a popular retirement savings option. Contributions are deposited pre-tax, and are not taxed until they are disbursed at a later date.

If you have a MGEFCU Individual Retirement Account (IRA), there's still time to make a contribution for the 2011 tax year.

Direct Deposit – The Fast, Easy, Safe Way To Get Your Tax Refund!

Why wait around for your tax refund check to arrive? Have it deposited directly into your account! You will need the MGEFCU Routing and Transit Number **272483196** and your MGEFCU Member number to add where indicated on your State and Federal forms. Do not enter any spaces or dashes and include the correct suffix. If you have any questions, stop by or call us at **(231) 722-7285**.



Choose Easy.

MGEFCU Members Can Save On TurboTax® Online Deluxe!

TurboTax guides you step-by-step, just like a GPS, making it easy to do your taxes right with 100% Accurate Calculations. Get your Maximum Refund Guaranteed in as few as 7 days.

Visit www.muskgovcu.com for more information.

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Free Online Tax Preparation Link

Just File It is a web-based program that gives low- and moderate-income families and individuals FREE access to file for much needed tax credits and refunds. MGEFCU will provide easy access to members by posting a **Just File It** link on our home page starting January 17, 2012.



Skip-A-Payment – Available All Year!

These days, you have to expect the unexpected. And sometimes the unexpected takes the form of expenses you hadn't planned on. Our Skip-A-Payment plan allows you to take a month off from your loan payment and use the extra money for anything you wish.

If your Credit Union loans are in good standing, you can skip one monthly payment any time during 2012. The interest on your loan will continue to accrue. To take advantage of this offer, stop by the Credit Union or call **(231) 722-7285** for more information.

1st Mortgages and Credit Cards are excluded from this offer.

Health Savings Account

If you are eligible (check with your employer to find out if you are eligible) for a Health Savings Account (HSA), which is a tax-advantaged medical savings account, you can open one at the Credit Union. Debit cards are available for an HSA and your first one is free.

Holiday Closing

Presidents' Day

Monday, February 20, 2012

Save The Date For Our 60th Annual Meeting!

March 10, 2012

Time: 6:30 p.m.Business Meeting
7:00 p.m.....Dinner
8:00 p.m.Elections

Place: Polish Falcon, 1014 W. Hackley Ave.

Cost: \$10 Each



Proudly serving you since 1951

Tickets will go on sale February 13th through March 2nd.

Join us for a very special Annual Meeting on March 10, 2012. We're celebrating our 60th year as your Credit Union.

We are currently accepting nominations for 3 open positions on the Board of Directors. Those interested in serving your fellow Credit Union members should send or drop off a brief resumé of qualifications to the Credit Union by February 10, 2012. Address the resumé to the attention of the nominating committee.

Credit Union Board Members are elected to a three-year term by the membership at the Credit Union Annual Meeting.

To run for the Board of Directors of MGEFCU, you must be a member in good standing and have reached the age of 21. You may not be a current staff member of MGEFCU. If you are a family member of a current official, you must state that in your resumé.

When you run for the Board of Directors of your Credit Union, you are committing to the following:

- Attending a regularly scheduled board meeting on the third Thursday of the month at 3:00 p.m. and other periodic meetings that may be deemed necessary.
- Reviewing the Board Packet that is mailed to you prior to coming to the meeting so you are prepared.
- Abiding by the Board Policy, which you would be given a copy of if elected to serve.
- Not having a personal agenda, but working together with the president and fellow directors to see that the members' needs are met.



Credit Union members can receive exclusive discounts on Sprint products and services. Visit www.SprintSave4CU.com for more information.

Verification of membership is required at the time of activation/upgrade.



Also visit www.LoveMyCreditUnion.org for other ways to save money and Invest in America.

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



Follow Us!



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government