

shared interest



A Newsletter For Members Of Muskegon Governmental Employees Federal Credit Union | SUMMER 2011

Introducing Bounce Time!

To give you more time to make a deposit to cover Check and ACH transactions to prevent them from "BOUNCING," we are now offering a Bounce Time. Simply cover the overdrawn amount by 12 p.m. the next business day and incur no NSF fees or returned checks!

Bounce Time is automatically available to all MGEFCU members at no extra charge. If you have any questions, please give us a call. Bounce Time does not apply to our Member Privilege Program.

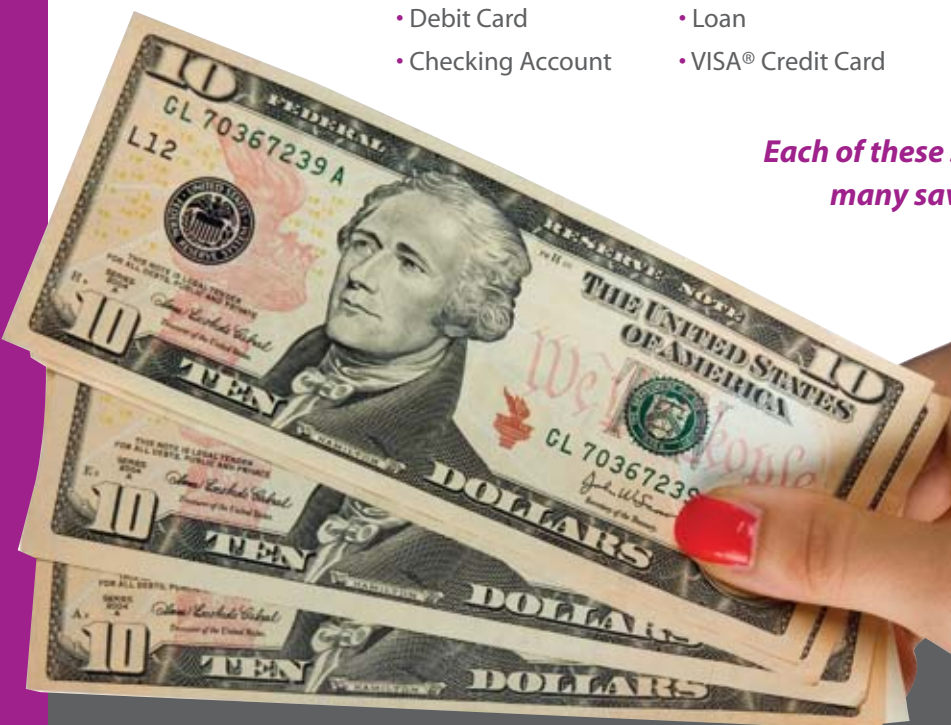


Earn Money By Saving Time And Money!

In the month of September, existing MGEFCU members will receive \$10 when they add a new service. Choose one or more of the following services:

- ATM Card
- Debit Card
- Checking Account
- Christmas Club
- Loan
- VISA® Credit Card
- PC Home Banking
- Voice Response
- Hi-Yield
- Share Certificate
- IRA
- Health Savings Account

Each of these services saves you time or money – and many save you both. Take advantage today and get a little extra cash in your pocket!



LETTER FROM THE PRESIDENT

Thank You For Your Response

Several months ago, we asked you for your opinion on a potential name change for the Credit Union. We were thrilled with the number of responses we received. In this day and age of mergers and takeovers, I feel fortunate to be part of a financial institution where the opinion of every member counts.

Thank you for taking the time to vote for the name change and for supplying us with your opinion. We carefully reviewed all responses and due to the overwhelming request of wanting the Credit Union name to stay as is, we are not going to change it at this time. We will remain Muskegon Governmental Employees FCU for the foreseeable future.

As always, we are here for you, listening to your opinions and taking your needs into consideration. We take the Credit Union philosophy of "People Helping People" very seriously. Thank you for allowing us to serve you.

Sincerely,



Janet "Jan" Herrmann, President

Special Announcements For Youth

We have a great deal going on for our youth members this season. Get involved and find out more about these offers:

- Diploma & Report Cards end July 29th
- School Is Cool – A chance for members of our Dollar Dog Club (Ages 2-12) to **win one of two \$150.00 gift certificates to The Lakes Mall.**
- Checking & Convenience – An opportunity for members of our Next Gen program (Ages 18-24) to **win a laptop computer.**
- Scholarship Winners – Congratulations to the following winners of MGEFCU Scholarships:
 - \$1,500 Craymer Memorial Scholarship **Susan Baker**
 - \$1,000 Scholarship **Benjamin Daunais**
 - \$1,000 Scholarship **Michael Lewis**

FYI...

- Effective July 21, 2011, there will be a change-in-terms to the Funds Availability Policy. The amount required for next business day availability is going from \$100 to \$200.
- Open a Direct Deposit Club today! 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 if 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: \$7.00, Popcorn: \$5.50



Holiday Closings | Labor Day – Monday, September 5, 2011

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

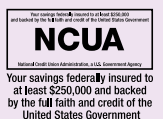
DRIVE-UP HOURS
Monday - Thursday 9:00 - 5:30
Friday 9:00 - 6:00

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!



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.