

Member Connections by

"Building lifelong relationships... one member at a time."

Summer 2019

President's Message



Where has the year gone? It doesn't seem possible that it is July already. The kids are out of school, rain is a daily event and vacation season is upon us. I wish a safe and enjoyable time to everyone this summer.

I like to use the newsletter as a vehicle to keep in touch with our members. We have been extremely busy since you last heard from me. We convened our 65th annual meeting to a record crowd. The event showed the continued financial strength we built over the last year. John Packer was recognized for his commitment to the board and members, and we announced the selection of the PCUA 2018 Desjardin Award for financial literacy. We will represent Pennsylvania in the National Competition.

We also held our first charity golf outing at Knoebles Golf Course hosting 60 golfers. Complementing our golf event, we held a concert, sold lottery calendars, and conducted several raffles that collectively resulted in raising \$20,000 to benefit ThinkBig® and their fight against childhood cancer, and American Legion Post 40 Veterans Emergency Relief Fund to support those who protect our freedom.

A special thank you to everyone who supported this great community outreach. It is your partnership with us that made this event such an outstanding success. Please save the date for next year's Golf Tournament which is Friday, May 29, 2020.

Looking out to the third quarter, our calendars are packed with events. Our Financial Literacy Outreach is in full swing. Please contact your local branch for information if you are interested in this great program. We offer these classes in English and Spanish to assist members and support our changing landscape.

This summer we will be hosting "Finance in the Park". This fun filled time is part of our Children's Financial Literacy outreach focusing on basic financial concepts for children combined with fun and games. We will be at the Town Park in Bloomsburg Saturday, July 20, 2019 1:30 pm to 2:30 pm. This event is open to the community and we look forward to seeing you there. Stay tuned for dates and times in Lewisburg, Mount Carmel, and Danville.

On the market side things are very interesting. Expect a reduction in the FED rate this summer. It is a great time for mortgage rates and a better time to do a financial health checkup. We would be happy to sit down with you and review your plans and objectives and help you understand products and services we offer to help you achieve them.

I want to reach out to our members that have children heading off to or who are enrolled in college. Through a partnership with GreenPath, we provide a free service to assist in establishing financial goals and personal budgets with a focus on the tools necessary to achieve success. This is a great benefit for your child, and you, and it is provided to you at no cost as a part of your membership.

Have a safe summer and great 4th of July holiday. As your financial partner, we are focused on your success. Thank you for being an important part of our success. Credit Unions are about people helping people. We have all found ourselves at some point in our lives on either side of that equation and we are here to take that journey with you. We have great depository products and we offer comprehensive lending solutions customized for you, our members; people helping people.

Thanks again,



Jim Barbarich, President & CEO

Giving Back

MEMBERS CHOICE SURPASSES GOAL OF \$20,000 AT 1ST ANNUAL CHARITY GOLF TOURNAMENT

Members Choice Financial Credit Union hosted its 1st Annual Charity Golf Tournament in Elysburg, PA at Knoebels Three Ponds Golf Course on Friday, May 31, 2019. Approximately \$20,000 was raised to support American Legion Post #40 Veteran's Emergency Relief Fund & ThinkBIG®, supporting families of children with pediatric cancer.

"The 2019 Annual Members Choice Charity Golf Tournament was a huge success! Everyone had a spectacular day and we're already looking forward to next year's event. Thanks to all the Members Choice volunteers who helped put it together, as well as all of the generous sponsors. We couldn't have done it without you!", said Jim Barbarich, Members Choice President & CEO.

Tournament participants enjoyed a variety of competitions in addition to 18 holes of scramble golf tournament play. Activities included a "Hole in One" competition, sponsored by Alexander Family Buick GMC of Bloomsburg, where participants attempted to get a hole-in-one to win \$10,000 towards a vehicle as well as a closest to pin competition, referred to as the "Pot of Gold".

In addition to the golf competitions, there were a variety of basket raffles and a 50/50 raffle with all of the proceeds going towards the charity benefactors.

A huge thank you goes out to the sponsors who helped make the charity golf tournament an exciting and successful fundraising event.



Check presentations:

Top Picture- American Legion Post 40

Bottom Picture- ThinkBIG®

Thank You!

Calendar of Events

- July 4 - Independence Day - CLOSED
- July 20 - Financial Literacy in the Park - Bloomsburg
- Sept. 2 - Labor Day - CLOSED
- Sept. 7 - Danville Fall Arts & Crafts Festival
- Oct. 14 - Columbus Day - CLOSED
- Oct. 31 - Halloween
- Nov. 3 - Daylight Saving Time Ends
- Nov. 11 - Veterans Day - CLOSED
- Nov. 28 - Thanksgiving Day - CLOSED
- Dec. 15 - Members Choice NYC Bus Trip

SAVE THE DATE!
**2nd Annual Members Choice
Charity Golf Tournament**
Fri. May 29, 2020

***Building lifelong relationships...
one member at a time***

Judging at FBLA

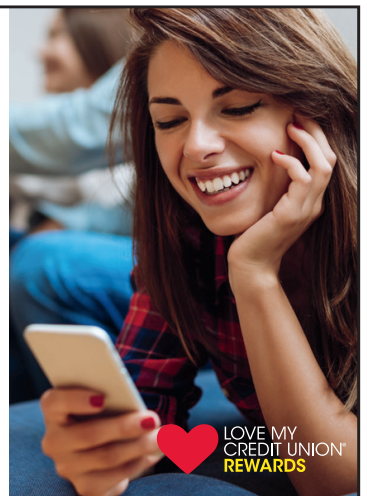
In April, our very own Elba Arenas and Brian Wiktor served as judges at the Pennsylvania FBLA State Leadership Conference in Hershey.



Members have saved
nearly \$2 billion with Love
My Credit Union® Rewards!



Get more from your credit
union membership at
LoveMyCreditUnion.org



CONNECT

>>> 2019

PCJA



The Members Choice team at Connect 2019 in Hershey. L-R: Jim Barbarich, CEO; Jean Miller, CFO; Brian Wiktor, CLO; Shawn Merritt, Compliance Officer; Elba Arenas, CMEO; David Ilgen, IT Manager

Did You Know?

As a member, you can easily apply for a **Members Choice Platinum MasterCard®** credit card OR request a credit line increase on your current card at mcfcu.org/cardforme

Financial Literacy

Our Chief Member Experience Officer, Elba Arenas, accepts the Pennsylvania State Desjardin Award for Adult Financial Literacy at CONNECT 2019!

Elba Arenas, and her passion for this cause, leads our financial literacy program. Elba and her team deliver education to members, not-for-profit organizations, churches, businesses and the Hispanic community through classes & one-on-one counseling. As a result, Members Choice's financial literacy program impacts our local communities in a positive way. In the past year the credit union has increased its reach significantly in the communities we serve. The Desjardins Adult Financial Education Awards recognizes leadership within the credit union movement on behalf of adult financial literacy. "People helping People"... it's what we do.



Financial Literacy in the Park

It's important for your kids to gain financial literacy as they gain experience Spending, Sharing, Saving and Investing responsibly. Our first series of *Financial Literacy in the Park* will begin in July at the Town Park in Bloomsburg. Guardians may use these sessions as a starting point for family discussions about personal finance, which will set your kids up for a lifetime of knowledge and success. For more information, contact Elba at 800-834-0082.

For kids 12 and under

Sat. July 20, 2019 - Bloomsburg Town Park - Pavilion #3 - 1:30pm - 2:30pm

Financial Safety Tip

Lost Your Debit Card?

If you need to report a lost, stolen, or compromised Debit Card we ask that you do the following:

- Use our Mobile App to disable your Debit Card.
- If you don't have access to our Mobile App, call us at 800.834.0082 and explain your situation.
- Report your Lost/Stolen Debit Card at: mcfcu.org/report-lost-stolen-debit-card



Danville Spring Fling • 5/4/19



Money Matters

Ten Rules for Successful Money Management

Always remember that the most important factor in using money wisely is not how much money you make, but how you manage your spending! Here are ten rules that can help you achieve financial success.

1. Arrange a family system for handling money and make certain that everyone in the family is involved and understands it.
2. Make a spending plan suited to your own income and needs. Don't try to follow others – a spending plan is a personal system to help you and your family.
3. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is to you and your family, before you make the final purchase.
4. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
5. Include all of your income and expenses. It's usually easy for families to determine their income, but getting a grasp on expenses can be more challenging. Keeping receipts will help you track what you spend more accurately.
6. Use credit wisely. Don't spend more on credit than you can afford. to pay on a monthly basis. Responsible use of credit cards will help you establish a solid credit rating and avoid financial problems.
7. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
8. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up! Be determined and succeed.
9. Review your plan once a month.
10. Hold family meetings to review the progress together.



Need help getting started? As a Members Choice FCU member, you can take advantage of the GreenPath Financial Wellness program, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at www.greenpathref.com.

Branch Locations

Danville
390 Walnut Street
Danville, PA 17821
M-Th: 8am-4:30pm
Fr: 8am-6pm
Sat: 9am-12pm

Bloomsburg
599 East 7th Street
Bloomsburg, PA 17815
M-Th: 8am-4:30pm
Fr: 8am-6pm
Sat: 9am-12pm

**Evangelical
Community Hospital**
1 Hospital Drive
Lewisburg, PA 17837
M-Fr: 7:30am-4:00pm

**Merck Cherokee
Pharmaceuticals**
100 Avenue C
Riverside, PA 17868
M-Tu-Fr: 8am-1pm

Lewisburg
1339 Saint Mary Street
Lewisburg, PA 17837
M-Th: 8am-4:30pm
Fr: 8am-6pm
Sat: 9am-12pm

Mount Carmel
11218 State Route 61
Mount Carmel, PA 17851
M-Th: 8am-4:30pm
Fr: 8am-5pm
Sat: 9am-12pm

Call Us Toll Free:

800.834.0082

Get our
Mobile App:

