

Member Connections by Members Choice Financial Credit Union

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

Fall 2019

President's Message



I spent the last week with many of our business partners at a conference listening to their vision and focus for the future. It was energizing to see the focus on security, functionality, and ease of use. Every product and service was constructed with one thing in mind; you.

Let's examine security. Many of you have been a victim of the Experian, Target, or Home Depot data breaches. They have offered monitoring as their solution. Although this helps identify actions by the bad actors; the truth of the matter is they have your identity. Your name, address, birthday, social security number, mother's maiden name, and password is out there on the black web. Changing your password and reissuing cards is a start. Getting your free credit report to look for new account openings is another good action to take, but do you know how to read the report?

We are working on a strategy to educate you and create a plan to help you protect your personal information. Do you remember the movie "Groundhog Day" with Bill Murray? Great movie. We are going to use Groundhog Day as our benchmark day. Our Home Banking and Mobile products will be changing on that day with more functionality, more security, and enhanced ease of use. We will fill you in over the next few months so mark your calendar, 02/02/ 2020.

In addition to the software changes, we want to facilitate a behavior change. We are declaring Groundhog Day the day you should request your annual credit report; not the free one they advertise, the one we can pull for you for free. Our report is more detailed and provides the official view a financial institution would use. We would also like to step you through the report explaining how to read it, things to look for, and how to correct errors. This is an exercise you should do religiously every year; so let's schedule it for Groundhog Day. More to come on this initiative.

On Groundhog Day our Mobile Banking and our Home Banking will look different. We are integrating the two products into one; our new digital solution. It looks great, it is fast, it is secure, and it is easier to use. We will reach out to each of you personally to ensure you understand the new functionality and how to get the most of it. Again, more to come over the next few months.

Embedded in our new strategy is the cooperative theme of "People Helping People". I had the fortune of listening to Nick Sabin, head football coach of the Alabama Crimson Tide, explain his philosophy and how it drove Alabama to the National Championships. Coach Sabin said he shifted the behavior of the team to focus on making the person behind you as strong as you were. This replaced the individual focus to a team focus. This is our strategy. We want to make you as strong as we can because you are such an important part of our team. Your success is our success.

I want to thank each of our member owners for their commitment to Members Choice. Our success is the result of your commitment and we want to pay it forward to you by providing the best products and services we can. I ask that each of you embrace this opportunity and partner with us when you get the call from one of our great staff members. If you invest the time to chat with us, I guarantee you will receive a great result. I am always available to help you be successful.

Thanks for all you do and being such an important part of our success!



Jim Barbarich, President & CEO

Financial Literacy in the Park

For kids 12 and under



Sat. July 20, 2019

Bloomsburg Town 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* was held 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.

Did You Know?

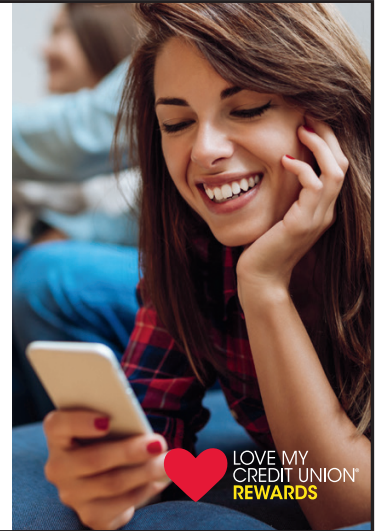
As a member, you can easily apply for a **Members Choice Platinum MasterCard®** credit card OR request a credit line increase on your current card at mcfcu.org/cardforme

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

Sprint  

 truSTAGE®
TruStage Insurance Agency

Get more from your credit union membership at LoveMyCreditUnion.org



PAY BILLS SECURELY

Track, pay and manage your bills 24/7 with bill pay.



LEARN MORE

mcfcu.org/portfolio-view/bill-pay

Calendar of Events

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

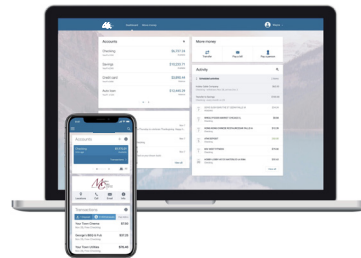
Dec. 24 - Christmas Eve - Close @ NOON

Dec. 25 - Christmas Day - CLOSED

Jan. 1 - New Years Day- CLOSED

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

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



COMING SOON

Target Date:
February 2020

We'll be rolling out a
New Digital Banking platform!

- Quickly view balances and activities
- Easily pay bills
- Effortlessly transfer money
- Stay in the know with alerts and notifications
- Deposit checks from anywhere

All of this and more... *all in one place!*



MEMBER CHOICE FINANCIAL CREDIT UNION
S.A. Member 01/21

YOU CAN EARN
5000
BONUS REWARD POINTS!*

Get Rewarded for Back-To-School Shopping!

Like us on 

*For A Limited Time! Certain terms and conditions apply. See disclosure @ mcfcu.org/loans/platinum-mastercard-credit-card

There's still time!

Use your Members Choice Platinum MasterCard® for balance transfers and purchases through Oct. 31st and earn 5,000 Bonus Reward Points!*

Get more info:
Visit mcfcu.org
Hover over the LOANS tab
Select CREDIT CARD

We did it!
We're homeowners!



Welcome Home!

At Members Choice, you're more than a customer... you're a member/owner. We're here to help you reach your goals and dreams!

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



Visit our online mortgage center for:
Today's Rates • Personalized Quotes • Calculators • Apply Online
Go To: mcfcu.org
Click on the "Loans" tab • Select "Mortgages"

Need more assistance? Call us toll-free at:
800.834.0082

NCUA Danville • Bloomsburg • Lewisburg • Mount Carmel Like us on 

Card Control

Lost Your Card?
Turn It Off
In A Snap!



Download our mobile app to turn your debit card on and off in a snap!

Card Controls

Debit Card

DEBIT CARD CONTROL AT YOUR FINGERTIPS!

Save The Date!

2ND ANNUAL MEMBERS CHOICE CHARITY GOLF TOURNAMENT

Fri. May 29, 2020
at Knoebels Three Ponds Golf Course

All proceeds benefit:

 POST#40 THE AMERICAN LEGION Veterans Emergency Relief Fund



Members Choice FCU
"Building lifelong relationships... one member at a time."

For more info, contact:
Jennifer Donnelly
jdonnelly@mcfcu.org
570-953-7468



Like us on 

Financial Safety Tip

Fraud & Security

Keeping your money and account information secure is our most important goal. Visit our Fraud & Security web page to:

- Report Fraud
- Report a lost Debit or Credit Card
- See How We Protect You
- See How You Can Protect Yourself
- Fraud Prevention Tips
- And More!



Visit:
mcfcu.org/fraud-security

**National Night Out - Aug. 6, 2019
Mount Carmel & Lewisburg**



Money Matters

Dealing with Debt? You're Not Alone!

At Members Choice, we're more than just a credit union—we're a partner for your lifelong financial journey. With almost 80% of Americans dealing with debt, effective debt management is a critical component of meeting your financial goals.

Through our partnership with GreenPath Financial Wellness, we are able to provide our members with free, personalized financial coaching. And if you have credit card debt or high interest rates, GreenPath's debt management services offer a convenient way to pay off your entire debt faster—while also saving money on interest and fees. Get started by taking 3 simple steps:



1

Contact GreenPath

Call GreenPath
Financial Wellness
today at
877-337-3399.



2

Talk to a Counselor

A financial coach will
assess your situation
and identify options to
manage your debt.



3

Establish a Plan

We'll work with you to
develop a personal
plan to achieve your
financial goals!

GreenPath has helped people just like you pay off millions of dollars in debt. Get started on the path to being debt-free today. 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.

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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:

