

Member Connections by



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

July 2020

President's Message



No matter where you are today you hear some chatter about "The New Normal." Covid-19 has been a game changer in so many ways. 115 thousand Americans have died as a result of the virus, and there is no vaccine to protect you. The crisis has cut the legs out of the longest economic recovery our generation has seen and driven it into recession. The highs of the markets inverted to the largest decreases on record, and quality family time returned to the house.

We saw shortages on so many commodities that we all have taken for granted, many still are in short supply. Thank goodness the toilet paper supply chain fairy got back on track. The mask; portrayed some very imaginative images as we united as a community to do our part to stop the spread.

As we restart the economy in "The New Normal", we must pause and ask what's new, and is there anything normal about it? There is a lot new, Social distancing as a norm instead of an occasional ask to give me my space. A quiet dinner in a half full restaurant. Washing our hands; not a new thing, just a new focus on how important it is. The expectation that we all wear a mask when we are around others, or in places that others frequent laid a new foundation of defense to stop the spread. Collectively, all these actions have paused the spread. Our Health Care professionals warn of a resurgence if we do not remain diligent.

As far as the question around this being normal, it is! Our Community has rallied to every challenge that has been placed in front of us no matter how grave it appeared. Caring for each other is a staple built on, "People Helping People". In order to stop the spread, we modified our access plans to safely deliver financial services. As we have reopened lobbies you will notice the plastic germ shields that protect you. In addition, we are requiring masks to keep everyone safe. We ask that you keep a social distance and understand that our goal is for everyone to avoid this deadly virus. We are following the CDC and Health Departments recommendations and ask you to respect them.

Another normal has been our focus on enhancing our home and mobile banking platforms. Our new digital banking platform allows you to bank anywhere, anytime you would like. The convenience, ease of use, security and safety make this the ultimate member experience vehicle. If you have not signed up for it, please do, it is a game changer.

Thank you for your support in the card data validation project we conducted over the last quarter. In July you will receive your new Visa Debit Card, and in September your new Visa Credit Card. Your participation in this project will ensure a smooth transition. The Visa partnership will allow us to expand our card offerings to meet the different needs of our members. Remember you will be receiving a new card as we move to the Visa Platform.

On the economic front, I wanted to share the Federal Reserve Forecast on rates. The Fed has indicated in their guidance that they do not see any rate changes through the end of 2022. The good news is that loan rates will be low for some time and you may want to do some of those projects you have been putting off. Stop in or call so we can build a solution for you. It all starts with a conversation.

We held our annual meeting virtually this year. I want to thank all of you who attended. The annual meeting booklet and video can be found by searching "annual meeting" on our website. You can find all the great things we have done for our communities inside the booklet. I would also like to thank Zack Lytle, IT Assistant, for his hard work on the technical elements and success of the virtual meeting, and Ashley Pyle, Marketing Specialist, for her support on all facets of communications, and published materials. The booklet and video do a great job of validating our focus and accomplishments to our mission.

I want to also recognize Lindsey Marolf and Chris Haririan for their service as board members. Their counsel and dedication were priceless. Good luck and thank you for your service.

I thank you for being a part of our success and would love to hear from you. As a member owner you have a voice in our success. I want to shout out to our staff who worked every day of this crisis to ensure that our products and services continued for you without disruption. I am so blessed to have such a great caring team who go beyond the normal new or old to serve you.

Stay safe!

A handwritten signature in cursive script that reads "Jim Barbarich".

Jim Barbarich, President & CEO

Calendar

- July 4 - Independence Day - Closed
- Sept. 5 - Danville Fall Arts & Crafts Festival
- Sept. 7 - Labor Day - Closed
- Sept. 25 - Oct. 3 - Bloomsburg Fair
- Oct. 12 - Columbus Day - Closed
- Oct. 31 - Halloween
- Nov. 3 - Daylight Saving Time Ends
- Nov. 11 - Veterans Day - Closed
- Nov. 26 - Thanksgiving Day - Closed

Financial Safety Tip

Summer time usually means vacation time! Follow these three travel tips to stay safe while you relax this summer.

1. While cards are safer to travel with, don't put all of your eggs in one basket. Bring a backup form of payment, like an additional debit/credit card, just in case yours is lost, stolen, or compromised.
2. Inform your financial institutions and credit card companies of your travel plans. If uncharacteristic purchases suddenly pop up on your card, they may be declined to protect you from fraud. Letting your financial institutions know where you plan on making purchases will save you from potential declined charges.
3. Provide updated contact information. If your financial institutions want to confirm whether or not a purchase is fraudulent and they cannot reach you, your card may be blocked until they can get a hold of you.

When you take these safety precautions ahead of your trip you can save yourself from some financial stress.

Want a bonus tip? Download our Mobile App! You can complete many banking transactions from the palm of your hand, or even message us if you run into trouble.

ENJOY EXCLUSIVE SAVINGS EVERY DAY

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



Get more from your credit union membership at LoveMyCreditUnion.org



AFFECTED BY COVID-19?

Free financial counseling can help.

Affected by COVID-19? *Free financial counseling can help.*

As COVID-19 spreads in the U.S., people all over the country are beginning to feel its financial ripple effect. If you or a loved one has been financially impacted by the COVID-19 virus, our partners at GreenPath Financial Wellness can help.

A national non-profit, GreenPath offers judgment-free counseling and advice (free-of-charge) to people facing debt and other issues.

Whether you are experiencing a temporary disruption to your paycheck, a longer-term income loss from layoff or job loss, or are just worried about your financial future, GreenPath's NFCC-certified counselors will walk through your whole financial picture and help you identify options that can relieve stress, and make it easier to bounce back.

For those dealing with debt, GreenPath can also help you to explore options that may be available to you through your creditors as a response to the COVID-19 crisis, such as reduced late fees or waived penalties.

Counseling from GreenPath is free and 100% confidential.

To get started, call 1-877-337-3399 or request an appointment online using their call request form.

For additional COVID-19 financial wellness resources, visit GreenPath's COVID-19 resource page.

**If you can dream it,
we can help you do it.**



Call a Loan Officer today to fund your next project!

Annual Meeting Held Virtually

The 2020 Annual Meeting, for the year ending Dec. 31st, 2019 was held virtually on June 3rd, 2020 at 6pm. As this was a first for Members Choice, lots of preparation was put into set up and testing to ensure the meeting would be easily accessible and run smoothly for our members.

Pictured is Zack Lytle, IT Assistant, who worked diligently to make our meeting a success. If you missed out on attending the meeting, you can still view the recording of the official meeting, program booklet, and yearly recap video on our website at mcfcu.org/annual-meeting.



2nd Annual Charity Golf Tournament moved to 2021

The health and safety of our staff, members, and participants is our top priority, so we have made the difficult decision to postpone this year's Charity Golf Tournament until next year.

We will still be having fundraising events throughout the year to continue to raise funds for our deserving charity benefactors: American Legion Post #40: Veterans Emergency Relief Fund and Think BIG.

We appreciate your support and can't wait until next year's tournament. Keep an eye on our Facebook and Instagram pages for more announcements.

You Could Win a Moscow Moolah Prize Package

During the month of July we will be selling raffle tickets for a chance to win a Moscow Moolah Prize Package. This basket includes:

- 1 Tito's Vodka
- 1 Bottle of Rose's Lime Juice
- 4 Pack of Ginger Beer
- 4 Moscow Mule Mugs
- Recipe for the Drink
- \$25.00 Gift Card for Bottleworks
- Over \$200 In Lotto Scratch Tickets

All funds raised will be donated to the American Legion Post #40: Veterans Emergency Relief Fund and Think BIG for pediatric cancer research, at our 2021 Charity Golf Tournament.

Tickets can be purchased* in any branch:
1/\$1 • 6/\$5 • 13/\$10

A Loan Option that Pleases the Whole Family.



Home Equity Loans as low as 2.99% APR*
Call us today or visit our website to apply.
800.834.0082 | mcfcu.org

* Annual Percentage Rate (APR). The APR is current as of 4/15/2020. Rates are subject to change without notice. Your rate on home equity loans may vary from the rate above and will be determined by your credit score, term and property value. Other fees may apply. Members Choice Financial Credit Union membership is required.

Safe Egg Hunt



Due to Covid-19, many children's events were canceled across our area. Between April 2nd and April 15th Members Choice hosted it's first ever Safe Egg Hunt to allow area children to participate in the Easter tradition of an egg hunt while maintaining social distancing. Blank Easter egg coloring sheets were distributed with instructions to color the egg and hang it in a window that was visible to foot/street traffic. Each Members Choice branch also colored and displayed Easter eggs. Then, area children were able to go on an Easter egg hunt, by walking or driving by with their families and making a list of all the eggs they could spot. Two egg hunters were chosen to win a prize for finding eggs. To the left is Gunnar, one of our winners, along with a few of the Easter eggs that were 'hidden'!



***Must be 21+ to purchase
(Scratch Lotto Tickets Not Pictured)**

INTRODUCING: The All New Members Choice Visa® Debit Card



COMING TO A WALLET NEAR YOU IN JULY 2020

This card is issued by Members Choice Financial Credit Union pursuant to a license from Visa USA Inc.

Your new Members Choice Visa Debit Card will arrive soon! When it does, keep it in a safe place until July 13th, as this is when your new card can be activated. Follow the helpful tips on the guide included with your debit card. It will cover some of the features of your new Members Choice Visa Debit Card. Some exciting new features include:

- Contactless: Tap to pay with your Members Choice Visa contactless card for a fast, easy, and secure way to checkout. Just look for the Contactless Symbol at checkout, then tap your card on the contactless-enabled terminal.
- Digital Wallet Enabled: You can now load your Members Choice Visa Debit card into your mobile wallet. Find instructions for Apple Pay, Samsung Pay, & Google Pay on our website, mcfcu.org, by clicking on 'Mobile Wallet' under the card service menu.
- Card Control is making a come back. Along with our Visa debit cards you will again see the card control feature return to online banking and our mobile app!

These are just a few of the exciting new features coming with your new Members Choice Visa Debit Card. You can still expect to receive the same great level of service you have come to expect from Members Choice!

2020 Members Choice Scholarship Program Award Winners

The Members Choice Credit Union Scholarship Program was established to provide educational funds for members. It is to be awarded to a current high school senior or continuing higher education student. Two scholarships in the amount of \$1,000 each were awarded based on an essay submission and blind rating by our scholarship committee. This years winners are Blake Wirt and Jillian Miller. To view this years topic, read Blake and Jillian's winning essays, or for more information about the scholarship program visit mcfcu.org and search scholarship program. Congratulations Blake and Jillian and thank you to everyone that participated.



Checks being presented to Blake Wirt and Jillian Miller, 2020 Members Choice Scholarship Program Award Winners, by Elba Arenas, Chief Member Experience Officer and Ashley Pyle, Marketing Specialist. Not pictured is the third member of the Scholarship Committee, Shawn Merritt, Compliance Officer.

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
Temporarily Closed

**Merck Cherokee
Pharmaceuticals**
100 Avenue C
Riverside, PA 17868
Temporarily Closed

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
mcfcu.org

Mobile App: Members Choice PA FCU • Social Media: [mcfcumembeschoice](https://www.facebook.com/mcfcumembeschoice)

