

Member Connections

By *Members Choice*
Financial Credit Union

Summer 2021

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President's Message



Welcome to MC Federal Credit Union; how can we help you? To many of you this may sound familiar as we have returned to operations under a Federal Charter. The vote overwhelmingly supported the Board's Resolution to convert the charter. Thank you for your support on this important decision.

As this newsletter goes to press, we have received conversion approval and are waiting for our charter number assignment by receipt of the official charter document.

I thought it would be prudent to address a few of the questions you may have on how this change will impact you. The simple answer is business as usual. You should continue to use your Members Choice checks. The routing and account numbers will remain the same. When it is time to reorder, the new checks will have the MC Federal name on them.

Your Debit and Credit Cards are not impacted. When your cards are due to be reissued the new cards will have the MC Federal name on them.

Over the next several weeks you will see the transition of signs, posters, billboards, and other credit union documents to the MC Federal Credit Union name.

There is one thing that will not change. The purpose and passion that we serve our members with will remain steadfast. This change positions us to expand our footprint geographically and add additional (SEG) groups more efficiently, a true enabler to our people helping people mantra. Being there in your time of need is our focus and this change has removed the barriers that hinder us from doing so. We will be sharing some exciting news on this topic over the next several weeks.

As we cautiously maneuver through the pandemic, we will be modifying some of the steps we put in place to protect our members and employees. Effective July 1, 2021 we will drop our mask requirement for members who have had their COVID vaccinations. We do request that members who have not been vaccinated continue to wear a mask. This virus has many mutations and we must be vigilant in our quest to be safe. We will still maintain our plastic barriers as a layer of protection as well as continuing our enhanced cleaning procedures.

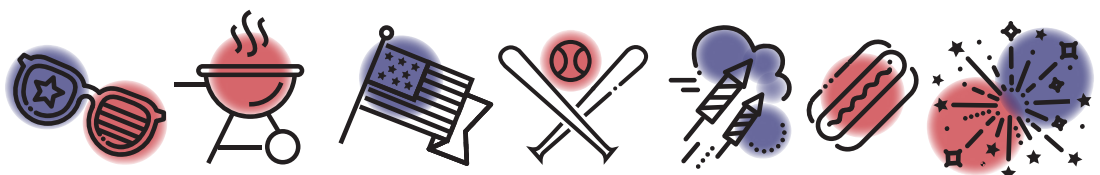
One of the by-products of this pandemic is an abundance of deposits driven by the confinement of the past 16 months and the stimulus payments many of you have received. This is a good time to rethink your financial strategy. We have plenty of money to lend. If you have a high rate credit card, debt consolidation into a home equity may be a smart move for you. You may be able to make a balance transfer to our credit card at a lower interest rate. Let's not forget the great reward promotions we have going on. We have cobranded with Visa on a promotion focused around the Olympics where you can win one of several prize packages.

I want to close with a thank you to our team, who every day stepped onto the front line to serve you through this pandemic. Their focus on meeting your needs was at the forefront of everything they did. They worked through the inconveniences for which the pandemic burdened us without hesitation. They kept the common areas clean by sterilizing several times each day in between serving you. As essential workers they did not have a work from home option. So, as you call in or stop in or check in on our digital platform take a moment to say "Thank You", they truly deserve it.

And so, do you. Thanks for being an important part of Members Choice, I mean MC Federal.

Jim Barbarich

Jim Barbarich, President & CEO



Calendar

July						
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

07/04 - Happy Independence Day

07/05 - All Branches Closed - Independence Day

August						
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

08/07 - Summer Festival - Noon-6 p.m.
Lewisburg Branch Parking Lot

September						
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

09/06 - All Branches Closed - Labor Day

09/11 - Patriot Day - Rembering 9/11/2001

09/22 - Happy First Day of Fall

October						
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24 31	25	26	27	28	29	30

10/11 - All Branches Closed - Columbus Day

10/21 - Happy International Credit Union Day

10/31 - Happy Halloween

Love My Credit Union Rewards

Save on Travel

Save up to 60% on Travel and Entertainment

Save Now

Members Can Save up to 60% On Travel and Entertainment

Planning your next vacation or looking for great entertainment near home? Credit union members can save up to 60% on travel and entertainment with Love My Credit Union Rewards.

Some of the savings include:

- **Major Theme Parks** – Up to 45% off including Walt Disney World® Florida and Disneyland® California
- **Hotels** – Exclusive discounts of up to 60% off at over 225,000 hotels worldwide
- **Movie Tickets** – Save up to 55% off a night on the town at your favorite theater
- **Concerts and Shows** – Get the best prices on nationwide shows and events with savings of over 30%
- **Rental Cars** – Get incredible deals on car rental with savings of up to 25% nationwide
- **Preferred Access** – Exclusive access to most high-demand tickets for concerts, sports and major events around the world.

Visit lovemycreditunion.org today and explore all the great deals. Be sure to visit often as new offers and special limited time offers are regularly being added.

Great Food, Great Cause

Mt. Carmel Parking Lot Party

A parking lot party was held at the Mount Carmel Members Choice branch on Saturday, April 24, 2021. With the help of Wilburton Fire Company and When Pigs Fly Food Truck, Members Choice was able to raise over \$700 for The American Legion Post #40 Veterans Emergency Relief Fund and ThinkBIG. Members Choice would like to extend its gratitude to Wilburton Fire Co, When Pigs Fly, the Members Choice team members who baked and volunteered at our stand, and to the members of the community who made this event such a big success.





WE'VE GOT LOANS FOR ALL OF YOUR SUMMER PLANS

Whether you are planning a vacation, stay-cation, or home improvement project, Members Choice has you covered!

Plus you can enter our **SUMMER FUNDED** Photo Contest!*



*\$20 Members Choice Visa gift card will be provided to approved and funded signature loans with a minimum value of \$1,000 from June 1st - July 31st, 2021. Photo Contest is open to all Members Choice members who have been approved for and funded their signature loan. Additional Terms and conditions apply. Visit mcfcu.org, call 800.834.0082 or inquire in branch for full details.

3 Tried And True Facts About Personal Finances

By: GreenPath Financial Wellness

No matter your age or stage in life, it pays to know the facts about personal finances.

When you understand the basics, you can set yourself up for success and build a healthy financial future.

Here are three facts to know about personal finance to get on the right track.

Fact #1 – Good Financial Habits Pay Off

Making it a habit to set aside money each month helps you save to meet both short and long-term goals. For many of us, the big savings goal is purchasing a home, and eventually retirement. But people also save to build up an emergency fund, afford a new vehicle, education, and more.

Making regular deposits, no matter how small, will add up over time.

Besides setting aside money and ensuring your funds earn a competitive rate of interest, the second most important habit is to control spending. By budgeting wisely, you not only set aside more money for potential savings, but you also develop spending habits that serve you in the long term.

Fact #2 – There's a Smart Way to Manage Debt

Many people find it helpful to understand the facts of managing debt wisely. For example, making only the minimum payment each month on a credit card extends how long it takes to wipe out your debt and adds to the amount of interest you pay. Minimum monthly payments can be a short-term approach to dealing with financial challenges — because you are keeping up on bills — however, making more than the minimum payment each month helps avoid digging yourself into a financial hole.

If you've hit the maximum balance on credit cards, or run into issues keeping up with other debt, it is time to take a hard look at where your money is going and make a plan to change any habits that are not beneficial to your financial health.

Fact #3 – You Don't Have to Go it Alone

There are times in life when you might need to get a handle on high credit card balances, understand options when facing financial challenges, or figure out how to get a healthier credit score.

A financial counseling session, working one-on-one with a certified counselor, is a good first step. Not only will the counselor help you understand your full financial situation, but they will also help you to develop a customized plan for your unique situation.

Whether it's overwhelming credit card debt, student loan balances or issues with keeping up with housing costs, the path is easier when you work with a trusted resource.

A trusted source, along with an action plan that provides proven strategies, can propel people toward financial health with confidence.

Connect with a GreenPath Counselor Today

Through our partnership, counselors at GreenPath Financial Wellness are ready to share some "tried and true" facts when it comes to financial health.

Gain a better understanding of your financial picture and what steps to take to improve financial wellness.

Get started with a free, confidential financial counseling session by calling their counseling line below, or request a call on our website, mcfcu.org/resources/financial-wellness/.

The Path to Financial Wellness Starts Here.

No matter what your goals may be, our partners at GreenPath can help you to take control of your day-to-day financial choices to create more opportunities for achieving your dreams.



Create a Budget



Save More



Pay off Debt



Improve Credit



Buy a House



Plan for the Future

Connect with a GreenPath counselor today:



877-337-3399



www.greenpath.com/mcfcu

5 Financial Tips for Summer Travel

Before you hit the road this summer it's important keep these 5 financial tips in mind.

- 1. Notify your financial institution about your travel plans in advance.** This will help them monitor your accounts for suspicious activity and help ensure that you can use your card for purchases while you are traveling.
- 2. Mind Your Money.** It's easy to get carried away and overspend while you are traveling. Keep track of your account balance with mobile banking and balance alerts to keep your spending on track. You can also opt to use a prepaid card with a set balance if you need help sticking to your budget.
- 3. Be Aware of What You Share.** Think twice before you post your upcoming vacation plans on social media. Letting strangers know that your house will be empty for a few days can put you at risk for an attempted burglary.
Also, before using a public network — at a hotel or café, for example — ask an employee for the specific network name and whether it requires a security key for access. To play it safe, do not access your personal or financial information using any unsecured network.
- 4. Act Fast if you Lose a Card.** If your debit/credit card is misplaced or possibly stolen, act quickly to help prevent fraudulent transactions. With Digital Banking, our members can use the card management tile to turn a debit card off. Once the card is recovered, you can simply turn it back on.
- 5. Monitor for Fraud.** Even if you think you have been extra careful, it's important to monitor for fraud. Set up account alerts before traveling, and use your banking app on a secured Wi-Fi network to monitor your account and card activity while traveling. Alert your financial institution or card issuer to unusual or unauthorized activity as soon as possible. Continue to monitor your account when you return home to ensure you are not a victim of delayed travel fraud.



*Terms and condition apply, visit mcfcu.org for more details.

Join us for a Summer Festival at our Lewisburg Branch

Benefiting Getting Ahead Foundation

SUMMER Festival
 Saturday, August 7th
 Noon - 6pm
 Lewisburg Branch Parking Lot
 1339 Saint Mary Street, Lewisburg, PA 17837
 Benefiting Getting Ahead Foundation

People helping people is the credit union philosophy. At Members Choice we believe the best way exhibit that philosophy is to ensure we are striving to improve the communities we serve. On Saturday August 7, 2021, Members Choice will hold a Summer Festival at it's Lewisburg branch will all proceeds benefiting Getting Ahead Foundation

Getting Ahead is a community initiative offered at no cost to interested families who are ready to begin moving toward freedom from poverty. Individuals and families self-select themselves to participate in a curriculum called Getting Ahead in a Just-Gettin'-By World and create a future story for their family. To learn more about Getting Ahead visit their website, <https://www.gettingaheadfoundation.org> or find them on Facebook.

The Summer Festival will feature food and craft vendors from around the area. You can also stop by the Members Choice stand for a 50/50 raffle, bake sale and the spin and win donation prize wheel. You can also speak with representatives from The Getting Ahead Foundation to learn more about the mission to help families climb out of poverty.



Locations and Hours

<p>Danville 390 Walnut Street Danville, PA 17821 M-Th: 8am-4:30pm Fr: 8am-6pm Sat: 9am-12pm</p>	<p>Bloomsburg 599 East 7th Street Bloomsburg, PA 17815 M-Th: 8am-4:30pm Fr: 8am-6pm Sat: 9am-12pm</p>	<p>Evangelical Community Hospital 1 Hospital Drive Lewisburg, PA 17837 M-Fr: 7:30am-4:00pm</p>	<p>Merck Cherokee Pharmaceuticals 100 Avenue C Riverside, PA 17868 M-Tu-Fr: 8am-1pm</p>	<p>Lewisburg 1339 Saint Mary Street Lewisburg, PA 17837 M-Th: 8am-4:30pm Fr: 8am-6pm Sat: 9am-12pm</p>	<p>Mount Carmel 11218 State Route 61 Mount Carmel, PA 17851 M-Th: 8am-4:30pm Fr: 8am-5pm Sat: 9am-12pm</p>
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800.834.0082 mcfcu.org

Mobile App: Members Choice PA FCU Social Media: @mcfcumemberschoice

