

# OnTrack



FEDERAL CREDIT UNION

Your Destination for Member Preferred Federal Credit Union News.

## Check With Us for Free & Easy Access to Your Money 24/7.

Consider all the benefits of a Checking Account with your Credit Union. There is no monthly fee when you keep an average daily balance of \$500\* or more, and you can write as many checks as you would like! Take a look at all the convenient services we offer that make managing daily expenses hassle-free – from almost anywhere!

Call or stop by the office to open your Checking Account with us today!

\*Account has a \$7 fee if your balance falls below \$500.



## Our Checking Accounts offer:



- VISA® Debit Card
- E-Statements
- FREE ATM access at 1,000s of locations
- Direct Deposit



**Mobile Deposit Capture**  
Deposit checks on the go with this new feature as part of our Mobile App.



**Online Banking**

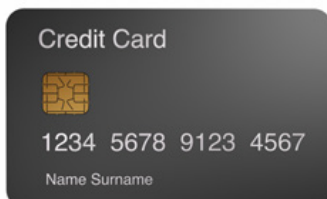
- Check balances
- View statements
- Apply for a loan
- Set up account alerts
- Pay monthly bills
- Transfer funds



**Mobile App**

- Deposit checks
- Check balances
- Pay loans
- Transfer funds
- Pay bills

## Introducing our new Visa Debit Card with chip technology!



For our Visa Debit Card holders, we are proud to now offer next-level security protection with our new chip cards starting this month! When your card expires, you'll receive this new chip-enabled card in the mail.

### FAQs about these new cards:

- Chip cards compliment your existing card protections
- Chip technology is accepted globally to help combat counterfeit fraud
- Chip cards and terminals make it harder for criminals to create a counterfeit card

Look for your new Visa chip card coming in the mail soon!

# Winners for our Refer-A-Member drawings announced!

We asked members to help us spread the word about the benefits of belonging at Member Preferred FCU. As our way of saying thank you for the referral, we entered all referring members and the new members into a drawing for \$500!

Thank you for your continued support. The more you and your family support the Credit Union, the more we are able to give back to you, our member-owners, in the form of low-cost loans and services!

**Thank you for your support!**

## Looking for a fresh start in the new year?

Let us help with our Debt Consolidation or Skip-A-Pay options.

The holidays are behind us, and many may now feel the squeeze from outstanding credit card balances or overspending. We're here to help!

### Consolidate to our personal loans

Consider transferring and consolidating your balances into a Member Preferred Signature Loan for one payment with affordable terms. In some cases, you may be able to shorten your term and save yourself money in the process.

### Skip-A-Payment

We offer members the option to skip one Auto Loan payment per year, or two Signature Loan payments per year.\*\* Offer expires January 31, 2017.

**Contact us today to find out how we can help make your new year even brighter!**

\*\* Upon Approval. Certain restrictions apply.

## Congratulations to our winners!

### Keagan Stuart

is the winner in our \$100 new-member drawing!

### Troy Parsons

is the winner in our \$500 Refer-a-Member drawing!

### Brittany Giuliani

is the winner in our \$100 e-statements drawing!



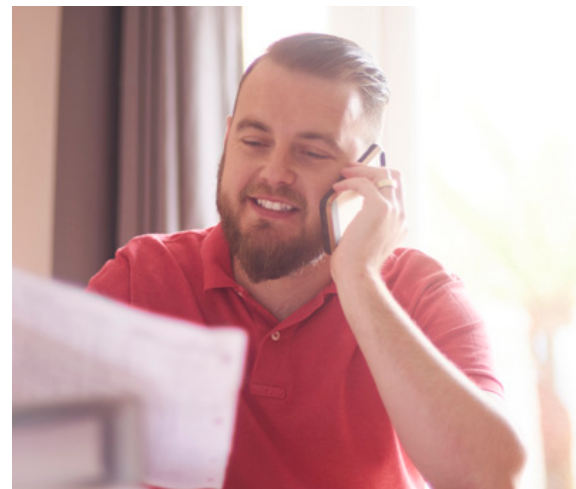
### Holiday Closings

Martin Luther King Day – Monday, January 16



### Contact Us

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MemberPreferredFCU.com



National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.