

Effective November 15th
Members First Credit Union

Fee Schedule

CHRISTMAS CLUB FEES	
Forfeiture of Dividends	\$5.00 or YTD accrued dividends, whichever is greater
ACCOUNT FEES	
Overdraft	\$23.00/item*
NSF	\$23.00/item*
Returned Item	\$23.00/item*
Stop Payment	\$23.00/request
Check Printing	Prices may vary depending upon style
OTHER SERVICE FEES	
Items Sent for Collection	\$20.00/item + fee from other institution*
Wire Transfer – Outgoing:	
Domestic	\$10.00/Transfer
Foreign	\$25.00/Transfer
Cashier's Check	\$1.00/Check
Account:	
Reconciliation	\$20.00/Hour, \$20.00 minimum*
Research	\$20.00/Hour, \$20.00 minimum*
Activity Printout	\$1.00/Page, \$5.00 minimum*
Deposited Item Return	\$23.00/Item*
Account Closure	\$5.00/Account if closed within 30 days
Photocopy	\$0.25/Copy
Fax:	
Outgoing	\$1.00/Sheet, \$5.00 minimum*
Incoming	\$1.00/Sheet, \$5.00 minimum*
Copy of Check	\$5.00/Item
Courtesy Pay	\$23.00/Each item paid*
Online Bill Pay	FREE
EFT FEES	
Card Replacement	\$10.00/Card
PIN Reissue	\$5.00/Item
Overdraft:	
ACH	\$23.00/Item*
Debit Card	\$23.00/Item*
ATM	\$23.00/Item*
SHARE VALUE	
Par Value of One Share	\$25.00

*Indicates a change in fee.



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MEMBERS FIRST
CREDIT UNION

IN THIS ISSUE:

Credit Union Day,
Shared Branches, &
Warm the Soles!

Fall Car Sale

1.99% apr
oac
36 mo.

October 6, 7, 8 & 10
990 S. Main, Brigham City

GOLDEN SPIKE MOTORS

MURDOCK HYUNDAI HYUNDAI
WHERE UTAH THE HEART OF OUR BUSINESS

C&R
Auto & RV Sales
Tremonton, Utah

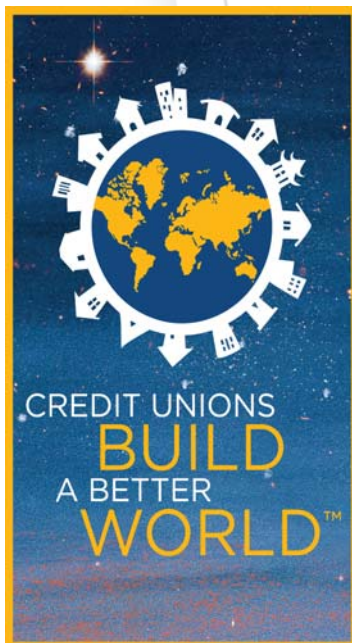


Why We Celebrate International Credit Union Day

Originally "Credit Union Day" (CU Day), the formal appreciation of credit union members and workers as well as the pioneers of the credit union movement has two beginnings. The first, in 1927, was established on January 17 because America's "Apostle of Thrift," Benjamin Franklin, was born on that day. At the time when CU Day was established, the credit union movement in North America was rapidly developing. People were either too busy to celebrate or too new to the credit union movement to recognize the significance of their actions, and after a brief trial period, CU Day faded away.

Twenty-one years later in 1948, the centennial of the first credit union arrived. By then, about five million people belonged to 12,000 credit unions in the United States and Canada. America's credit union leaders at this time called for an occasion for bringing people together to reflect on credit unions' cooperative history and achievement much more than they had in 1927. They also wished to promote the credit union idea nationally. To do so, Credit Union National Association (CUNA) decided to give CU Day new life--this time with a national celebration set aside on the third Thursday of the month. This time, CU Day caught on, and celebrations continued in the following years.

Meanwhile, the credit union movement was spreading across the globe. By 1964, CUNA had established CUNA International to formally expand its aid to credit union pioneers worldwide. As new national movements joined the credit union family, the idea of a holiday that everyone could enjoy, regardless of religion, political beliefs, or cultural differences, appealed to many. Numerous credit unions began to distribute CU Day promotional materials, and the day of honor and recognition came to be acknowledged globally.



In January 1971, the World Council of Credit Unions, Inc. (WOCCU) was established in order to aid the substantial worldwide credit union progress. At the time, about 38 million members belonged to 24,000 credit unions globally. In that same year, WOCCU created the first ICU Day materials that were used around the world. CU Day had officially become ICU Day.

Today, ICU Day celebrates the common roots of 186 million credit union members in 97 countries. The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to the accomplishment to come, we invite you to join us.

Come celebrate ICU Day with us Thursday, October 20, 2011. We'll have give-a-ways and cookies in every branch.

**Christmas Club
funds are
available
beginning
October 1st**

Our mission is to professionally and courteously serve the financial needs of our members – while maintaining a sound financial position.

Take Your MFCU Account With You

Did you know if you move you don't have to close your account? You can take your MFCU account with you. Whether you're relocating for a new job, going away to school, or just visiting your vacation home for the winter. There are many ways for you to access your account. You can have your checks direct deposited, use online banking and bill pay, and use one of our convenient service centers. Credit Unions all over have joined together to create a network allowing members to access their accounts at over 2,700 locations nationwide.



Services provided at these locations include:

- Open Monday thru Saturday, most even have extended business hours
- Cash Checks and Make Deposits
- Make Loan Payments
- Make transfers to and from any participating credit union account
- Purchase Money Orders, Cashiers Checks, and Official Checks,
- Obtain cash advances and balance inquiries

Visit our website, www.memfirstcu.com to find a service center location near you.

Eliminate Overdrafts: Set Up Automatic Transfer from Savings

Even if you have pristine financial habits, cash-flow timing issues can happen to anyone. To avoid overdraft fees, consider linking your checking account to your savings account. This way if you don't have enough funds in your checking account to cover a transaction, the money will transfer directly from your savings and you'll avoid non-sufficient fund fees.

Be careful though. These transfers can help you in a bind, but if you get in the habit of relying on too many automatic transfers, you'll soon run out of funds in both accounts.

The best way to stay on top of your finances and prevent being overdrawn in the first place is to be aware of what you're spending-every day. If you frequently use your debit card, stay in balance by frequently using MFCU's eTeller to monitor your balances. Eliminate missed deposits by setting up direct deposit. For help with setting up automatic transfers, contact a member service representative today at 435-723-5231.

Upcoming Holidays

Monday, October 10, 2011
Columbus Day

Friday, November 11, 2011
Veterans Day

Thursday November 24, 2011
Thanksgiving Day

Saturday, December 24, 2011
Christmas Eve

Monday, December 26, 2011
Christmas Day Observed

Saturday, December 31, 2011
New Years Eve

Monday, January 2, 2011
New Years Day Observed

**Watch for our
gift to you,
coming this
December!**

LOCATIONS

120 EAST 1000 SOUTH • BRIGHAM CITY 435.723.5231
260 NORTH MAIN • BRIGHAM CITY 435.723.6884
300 EAST MAIN • TREMONTON 435.257.2055
65 SOUTH 1000 WEST • TREMONTON 435.257.2020
ATK BUILDING A1 • PROMONTORY 435.863.6996

TOLL FREE 800.823.5231
TOUCHTONE TELLER 435.279.8000
www.memfirstcu.com

Important

Please read the enclosed notice regarding our new fee schedule.

We're Here For You

Don't wait until you're in deep trouble to ask for a financial checkup at your credit union. In Fact, the earlier you ask for a review, the better the outcome can be.

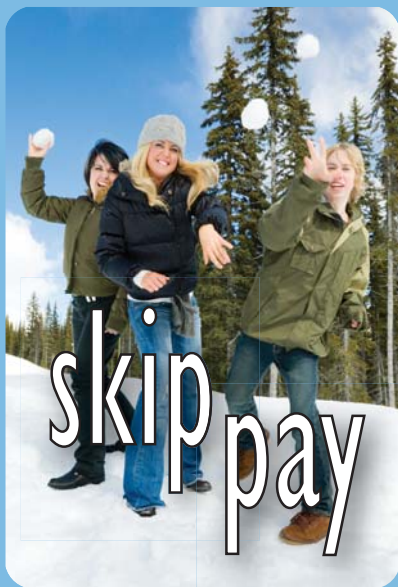
Even if you're not in trouble, give us a few minutes of your time. We can review the loans and accounts you currently have and ensure you are receiving the best rates possible.

Remember, we're here for you. Contact us today.

Warm the Soles, 100% for Kids

Each Christmas, MFCU partners with the Warm the Soles and 100% for Kids programs. Through Warm the Soles, we purchase shoes and socks for hundreds of local kids each year. Any donations above that are given to the 100% For Kids program and are donated directly to the schools in our area. You can help by making a donation at any MFCU branch or over the telephone.

Starting November 1st, our loan department will offer one month loan extensions for qualifying members with a donation of \$20.00 or more. We donate the whole amount, no administrative or processing fees are taken from your donation. Simply fill out and return the coupon below to take a refreshing break from bills this holiday season and help support a good cause. See any loan officer for details.



Yes! I want to skip a winter loan payment... and donate to a good cause!

For a \$20 donation to the Warm the Soles/100% For Kids program, you get to skip your loan payment and help provide new shoes and a happy holiday for local children in need. I/we understand the terms of the winter "skip a payment" and want my/our next loan payments to be deferred until the end of their original agreements. I further acknowledge to qualify my account must be in good standing, no collateral insurance has been added to my loan, nor have I deferred a payment on this loan in the last 11 months. I/we authorize MFCU to adjust payment dates accordingly. I/we also understand there is a required \$20 donation per loan deferred.

Borrower Name _____ Account Number _____ Loan Number _____

Owner of Collateral _____

Signature _____ Co-Borrower Signature _____

Date _____ Phone Number _____