

# MEMBER CONNECTION

MODESTO'S FIRST FEDERAL CREDIT UNION  
"Discover The Difference"



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#### Vice Chair

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#### Members

Cleo Luke

Ray McCormick

### Supervisory Committee

#### Chairman

Sandy McKean

#### Secretary

Lynda Adams

#### Member

Cheryl Hollingsworth

### Website

[www.M1FCU.org](http://www.M1FCU.org)

### Hours

Mon-Fri, 9 am-5 pm

### E-Mail

[mbserv@m1fcu.org](mailto:mbserv@m1fcu.org)

### Don't Forget Your Discounted Tickets

Brenden Theater

Disneyland

Gilroy Gardens

Great America

Monterey Bay Aquarium

Santa Cruz Beach Boardwalk

Universal Studios Hollywood

## Modesto's First Federal Credit Union

And

# Roberts

AUTO SALES

Are partnering together for a

**Member Only Special Event!**

**April 23rd thru May 10th**

**Come by and get pre-qualified or visit Robert's Auto Sales for special savings of up to \$1000.00 during this sale.**

**If you finance your auto with Modesto's First Federal Credit Union – we will give you a \$25.00 Gas card towards your first tank of gas.**

Watch our website or visit the Credit Union lobby for more information on our Special rates!!!

## Starting May 1, 2009



Modesto's First Federal Credit Union is starting to go green. We want to help our environment and reduce the use of paper. One way is to stop printing out Certificates of Deposits when they renew – the terms and conditions remain the same, just the rate has changed. The information is printed on your statement and it is also available for viewing online using our Home Banking product. Contact us for assistance with signing up and you can view your account balance, history, do transfers and more.

**We have a new look!!**

**Come and see our re-designed  
WEB PAGE**

At [www.m1fcu.org](http://www.m1fcu.org)



### Up Coming Holidays!

Memorial Day - May 25, 2009

We will be closed July 3, 2009 in observance of Independence Day

Modesto's First Federal Credit Union has re-designed our web page to help us keep you informed on Credit Union information, times when we will be doing maintenance on the Home Banking site and a better look to our site. Check it out and let us know your thoughts.





# Are you slipping into debt?



## Take a debt reality check!

Usually, when a person slides into debt, that reality is painfully obvious to them. But, in today's troubled economic times, it's easy for people to slip into serious debt – without clearly noticing it happen. Here are four early warning signs that signal you're on the verge of debt problems and that it's time to reduce and manage your debt more effectively. Ask yourself:

1. Am I ever late on making my rent or mortgage payments?
2. Am I using more than 20% of my monthly income toward my unsecured debt?
3. Do I have to dip into my savings account to take care of some bills?
4. Am I beginning to rely on credit cards to make purchases I used to make with cash?

If you answered "yes" to one or more of these questions, then it may be time to reevaluate how you're handling debt and to consider taking corrective action. You can contact our Credit Union friendly business partner ByDesign Financial Solutions at (800) 750-2227 or visit their website at [www.bydesignsolutions.org](http://www.bydesignsolutions.org) for more information or financial counseling.



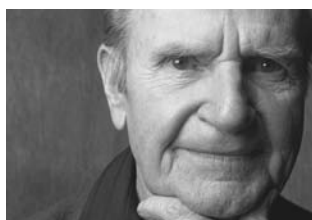
## Your Money is Safe at M1FCU! Your Credit Union accounts are safe & insured!

With the news media full of headlines about a struggling economy, the credit crisis, home foreclosures, the Fannie Mae/Freddie Mac failures, and collapses of established, high-profile Wall Street institutions, you're probably asking yourself: Are my Credit Union deposits safe? Rest assured, Modesto's First Federal Credit Union remains a safe harbor for all your savings and other accounts.

In addition to our overall strength and stability, your shares are backed by the full faith and credit of the U.S. Treasury. For virtually all credit unions, the National Credit Union Share Insurance Fund (NCUSIF) insures savings up to at least \$250,000 per account. Certain retirement accounts such as IRAs and Keoghs are covered separately up to \$250,000.

Depending on how your accounts are set up, your funds can actually be insured to levels much higher than \$250,000! For more information on credit union share insurance, visit:

[www.ncua.gov/ShareInsurance/Indexhtm](http://www.ncua.gov/ShareInsurance/Indexhtm).



## Elder Abuse, What is it?

### Elder abuse is any of the following:

- 1) **Physical Abuse:** The infliction of injury, unreasonable confinement or punishment with resulting physical harm
- 2) **Psychological Abuse:** The threat of injury, unreasonable confinement, and punishment or verbal intimidation/humiliation.
- 3) **Sexual Abuse:** Sexual contact that results from threats, force or the inability of the person to give consent.
- 4) **Financial exploitation:** An improper course of conduct with or without informed consent of the older adult that results in monetary, personal or other benefit, gain or profit for the perpetrator.
- 5) **Active neglect:** The willful deprivation of goods or services, which are necessary to maintain physical or mental health.
- 6) **Passive neglect:** The deprivation of goods or services, which are necessary to maintain physical or mental health.
- 7) **Self neglect:** Not providing oneself with the basic necessities or care due to choice of lifestyle, physical or mental infirmity.

If you know of someone or a loved one involved in any of these types of abuse, contact your local Adult Protective Services Center. In Stanislaus County you can call 209-558-2637 or 800-336-4316.

### Share Certificates

Term:	Minimum:	Rate:	APY:
6 Month Certificate	\$1,000.00	1.640%	1.65%
12 Month Certificate	\$1,000.00	1.640%	1.65%
24 Month Certificate	\$1,000.00	1.837%	1.85%
36 Month Certificate	\$1,000.00	1.837%	1.85%
6 Month Certificate	\$10,000.00	1.739%	1.75%
12 Month Certificate	\$10,000.00	1.739%	1.75%
24 Month Certificate	\$10,000.00	1.887%	1.90%
36 Month Certificate	\$10,000.00	2.771%	2.80%

### Share Certificates

Minimum:	Rate:	APY:
\$ 50,000.00	1.837%	1.85%
\$ 50,000.00	1.936%	1.95%
\$ 50,000.00	2.182%	2.20%
\$ 50,000.00	3.016%	3.05%
<b>Regular Shares</b>		
\$ 200.00 or greater	0.748%	0.75%
<b>IRA Shares</b>	<b>Rate:</b>	<b>APY:</b>
All balances	0.748%	0.75%
Share Drafts	0.748%	0.75%

#### Notes:

- 6 month share certificates, no withdrawals allowed. A 90 day penalty on the entire certificate balance will be assessed if closed before the maturity date
- 12 month share certificates, 1 withdrawal allowed, plus 90 day early withdrawal penalty
- 24 month share certificates, 2 withdrawals allowed, plus 180 day early withdrawal penalty
- 36 month share certificates, 2 withdrawals allowed, plus 180 day early withdrawal penalty

**Minors** are permitted to open share certificates. Minimum balance for Regular Share Certificates is \$200.00, minimum balance for Premium Share Certificates is \$10,000.00

The Annual Percentage Yield (APY) earned on all share certificates is based on earned dividends compounding in the share certificate until maturity. You will not receive the APY disclosed above if withdrawals prior to maturity, such as quarterly dividends or applicable penalties, are made from the share certificate.

Rates subject to change without prior notice. Please call (209) 521-2020 for current rate information.