



# MEMBER CONNECTION

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

## Board of Directors

### President / Ceo

Bruce Milgrom

### Chairman

Julie Lyon

### Vice Chair

Paul Baxter

### Treasurer

Tom Hull

### Secretary

Adam Boudreaux

### Board Members

Joanne Chipponeri

Marie Giddens

Terry Inderbitzen

## Credit Board

### Chairman

Sandy Fuhlendorf

### 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

[info@M1FCU.org](mailto:info@M1FCU.org)



With everything in the news today, we all have concerns about where to put our savings and once we do, how safe is it **really?** Your credit union is insured by the NCUSIF. No credit union member has ever lost one penny of his or her insured savings when they have been a member of a federally insured credit union.

The National Credit Union Share Insurance Fund (NCUSIF) is a U.S. Treasury revolving fund managed by the National Credit Union Administration (NCUA). Just as the Federal Deposit Insurance Corporation (FDIC) covers deposited funds at banks, NCUA covers deposited funds at credit unions. Of the nearly 10,000 credit unions in the U.S., more than 97 percent are covered by the NCUSIF, which is backed by the full faith and credit of the U.S. government.

**Insurance Coverage.** The basic insured amount for a credit union member is \$100,000. Share accounts maintained in different rights or capacities, or forms of ownership, might each be separately insured up to \$100,000 with properly completed account applications.

Additional coverage is available on revocable trust or payable on death accounts. You can now name a parent or sibling as a beneficiary to get separate coverage. Previously, beneficiaries had to be a spouse, child or grandchild. The rules on joint accounts have been simplified.

For more information: The NCUA brochure "Your Insured Funds" can help you determine the insurable amount. You can view it on NCUA's web site – [www.ncua.gov](http://www.ncua.gov).



## At MODESTO'S FIRST FEDERAL CREDIT UNION

*We are investing in your Youth's\* Future*

Modesto's First Federal Credit Union wants to help our young people learn about savings and the value of money. As an incentive to save, your Credit Union is going to pay **5.00%** on the first \$1,000.00 in our young people's account. **That's right!! 5.00%** on the first \$1,000.00 in their savings account. We want to invest in their future along with you, so come into the Credit Union today and open that young persons account and let them see their money grow. When you open their account, you can pick up one of our **"Piggy Banks"** to help them save for their next deposit. While supplies last we have four colors to choose from.

*\*This rate is paid to persons under the age of 18.*

*How safe is our money in  
Our Credit Union?*

*How healthy is our insurance fund?*



## Don't Forget Your Discounted Tickets

Brenden Theater  
Disneyland 2008

Gilroy Gardens  
Monterey Bay Aquarium  
Entertainment Books

Santa Cruz Beach Boardwalk  
Universal Studios Hollywood



*The Holiday Season is Upon Us,  
Let Modesto's First Federal Credit Union  
Help reduce the Stress  
Sign Up for "Skip-A-Pay"*

With the rush of the Holidays it is easy to become overwhelmed. Here at your credit union, we want to help if we can. So if you need a little more cash during this special season and you have a loan with us, consider our **Skip-A-Pay** program. Just complete the enclosed Skip-A-Pay request form and either fax, mail or drop the form by the office at 430 12th Street. We will review your request and if everything is in good standing, we will reset your next loan payment to put a little more cash in your pocket for this Holiday Season.

*Happy Holidays To You and Your Family.*



**-IMPORTANT NEWS-**

Due to circumstances beyond our control, Modesto's First Federal Credit Union will no longer be able to provide Notary Services.

We apologize for any inconvenience this may cause. This takes effect on November 1, 2008.

**Costco** is coming to your Credit Union on Thursday, October 30, 2008 from 10:00am to 2:00pm. Come by and see our representative and ask any questions you might have, fill out the membership form and receive a special gift. Just another added service and value for being a member of Modesto's First Federal Credit Union.



*Tired* of that hard to remember ATM/Debit PIN number?  
Come into the Credit Union  
and select your own new PIN Code!!



Not home and need money? Where is the nearest **ATM**?  
You can use your phone to text the location of the nearest CO-OP surcharge free ATM by entering your location – address, intersection or zip code to 692667 (MYCOOP) from any Mobile Phone or call 888 SITE CO-OP to access the voice ATM Locater\*

\* All normal text message or phone charges apply to this service.

**Holiday Calendar**

The Credit Union will be closed in observance of the following holidays:

**Veterans Day**

Tuesday, November 11th

**Thanksgiving Day**

Thursday, November 27th

**Friday After Thanksgiving**

Friday, November 28th

**Christmas Day**

Thursday, December 25th

**New Years Day**

Thursday, January 1st

**We will close at 12:30 pm on Christmas Eve**

Wednesday, December 24th

**New Years Eve**

Wednesday, December 21st



*Searching for a safe place for your investments?*

*Remember to call your Credit Union  
To check on terms and rates!*

*We are NCUSIF insured and locally owned by you – our members.*

*Call 209-521-2020 or visit us at "www.m1fcu.org"*



**Have you moved?**

**Are you planning on moving?**

Let us know your new address\* so that you continue to receive your mail and other important documents! Remember that there is a \$5.00 "Return Mail" charge for any returned mail with a postal address-forwarding label or with a bad address.

\* All address changes are required to be in writing with your signature.

This can be mailed, or faxed to (209) 521-4570.  
(Additionally, please keep all contact information current.)

