



MEMBER CONNECTION

SUMMER 2023

A LETTER TO OUR MEMBERS

As we enter the next quarter, I want to take a moment to update you on the latest happenings at Modesto's First Federal Credit Union and express my sincere appreciation for your continued support.

Our commitment to providing you with competitive rates and exceptional service remains unwavering. It is our mission to not only be your financial institution but to also be a trusted partner in your financial journey.

As always, we value your feedback and are working to improve our products and services to serve your needs. If you have any suggestions or questions, please do not hesitate to reach out.

Thank you for your continued trust and loyalty to Modesto's First Federal Credit Union. We look forward to serving you in the upcoming quarter and beyond.

Sincerely,
Leslie Ramirez, President/CEO

ATTEND ONE OF OUR LUNCH AND LEARN SESSIONS FOR EXPERT INSIGHTS ON SUCCESSFUL HOME BUYING AND MORE!

Learn about the home buying process, meeting mortgage lender credit requirements, choosing the right loan program, and a start-to-finish home buying overview. Empower yourself with knowledge, gain confidence, and make informed decisions. You don't want to miss this!

Sessions will be held every second Wednesday of the month (July 12, August 9, and September 13) from 12:15 p.m. to 1 p.m. Lunch will be provided.

CONTACT US FOR MORE INFORMATION!

INSIDE

PAGE 1

A Letter To Our Members

Lunch & Learn

PAGE 2

Looking To Finance
A New Boat?

Save For The Holidays

Upcoming Holidays

Essential Cybersecurity Tips
For Summer Travelers

Share The Love With Your
Friends & Family

College Scholarship Guide

Cost-effective Camping

CONTACT US

Monday - Friday
9:00 a.m. - 5:00 p.m.

430 12th Street
Modesto, CA 95354

(209) 521-2020 or
Toll-Free (888) 945-2020



LOOKING TO FINANCE A NEW BOAT?

Look no further than Modesto's First FCU! Our competitive rates and flexible repayment terms make it easy to get out on the water. Apply today and start making memories!

APPLY TODAY!
m1fcu.org/loan-products

SAVE FOR THE HOLIDAYS

Start saving for the holidays with a Holiday Club Account. Set aside a little bit of money each month and watch your holiday savings grow.

Apply today: m1fcu.org/savings-accounts



UPCOMING HOLIDAYS

Independence Day: July 4
Labor Day: September 4

ESSENTIAL CYBERSECURITY TIPS FOR SUMMER TRAVELERS

As summer approaches and travelers gear up for their adventures, it's important to keep cybersecurity in mind to protect personal information and stay safe online. Here are some essential summer travel tips to keep your digital world secure.

- Update all devices with the latest software updates and security patches installed
- Use strong and unique passwords for all your accounts
- Beware of public Wi-Fi as these networks may not be secure
- Enable two-factor authentication to protect your accounts from unauthorized access
- Be cautious about oversharing your location on social media



SHARE THE LOVE WITH YOUR FRIENDS & FAMILY!

Tell them about Modesto's First FCU, and you'll be helping them access the same great rates and services you enjoy. Spread the word today!

m1fcu.org/join

COLLEGE SCHOLARSHIP GUIDE

Securing a college scholarship can alleviate the financial burden of tuition fees. Research reputable scholarship platforms, prepare compelling essays, and gather strong recommendation letters. Did you know that we offer our members scholarship opportunities?

Visit m1fcu.org/scholarship to learn more.

You may also consider applying for a back-to-school loan with us. We provide flexible repayment options and competitive interest rates. **Empower your educational journey today!**



COST-EFFECTIVE CAMPING

Enjoy the outdoors this summer without overspending. Choose affordable campsites, borrow or rent gear, cook simple meals, and engage in free activities like hiking. Create unforgettable memories without breaking the bank!