



MODESTO'S FIRST
FEDERAL CREDIT UNION

MEMBER CONNECTION

FALL 2023

A MESSAGE FROM OUR CEO

As we approach the end of the year, I want to extend my heartfelt appreciation for your unwavering support. Thank you for trusting Modesto's First FCU as your financial provider. We will continue to shape our services to better meet your needs, and I'm excited to share that we have some exciting plans in store for Member Appreciation Week, a special time dedicated to showing our gratitude for your loyalty.

As we step into the next quarter, our credit union will continue to evolve to provide our members with the highest level of service possible. We are committed to empowering you with top-notch digital banking solutions and competitive rates, all designed to ensure your financial success.

We send warm wishes for a joyous holiday season and a prosperous year ahead. Thank you for being an essential part of our journey, and we look forward to celebrating Member Appreciation Week with you soon!

PROTECT YOUR PRIVACY:

Free Shredding Oct 23-27. Join us for a week of free shredding services. Ensure your confidential information stays safe and secure.

CONTACT US FOR MORE INFORMATION!

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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



SWEATSHIRT DRIVE DONATION

Starting November 1st, we join fellow credit unions in collecting donations for Sweatshirt Drive. Your contributions make a meaningful impact in our community.

[DONATE TODAY!](#)



UPCOMING HOLIDAYS

Columbus/Indigenous Peoples' Day:
October 9

Veterans Day:
November 11

Thanksgiving:
November 23-24

Christmas Day:
December 24-25

New Years Day:
January 1

THE IMPORTANCE OF SAVING HOLIDAY RECEIPTS

As the joyous holiday season fades away, many of us pack away our cherished memories along with the decorations. However, there is one often-overlooked aspect of the holidays that deserves preservation – the receipts. Saving holiday receipts may seem trivial, but it can be a powerful tool for financial planning and cherished reminiscence.

By keeping track of expenses, we gain insight into our spending habits, enabling smarter budgeting for future celebrations. Additionally, those seemingly mundane receipts carry sentimental value, evoking memories of special gifts exchanged and shared experiences. So, let's embrace the practice of saving holiday receipts, ensuring that the magic of the season lives on long after the tinsel has been put away.



SKIP HOLIDAY PAYMENTS!

Lighten your load this season. Explore our skip-a-payment offer and make your holidays merrier with extra financial flexibility.

[Learn more at m1fcu.org/skip-a-pay](https://www.m1fcu.org/skip-a-pay)

SPIRIT OF GIVING 5K RUN & WALK DECEMBER 9

Join the Modesto Spirit of Giving 5k Run & Walk to support a great cause. Your participation aids the Leisure Bucks program, helping low-income children, seniors, and individuals with disabilities access recreational activities. Celebrate with us at our finish line booth as we make a difference in our community!

[FIND OUT MORE AT MODESTOSPIRITOFGIVING.ORG](https://www.modestospiritofgiving.org)

LIGHTNING LOAN: WHEN LIFE HAPPENS...

Our Lightning Loan is here to provide you with the funds you need, whether for unexpected emergencies or simply creating a cushion for a rainy day. We understand that financial stability is key!

- **Membership Requirement:** Available to members with direct deposits for at least one year
- **Quick and Easy Application:** Apply for a Lightning Loan online, anytime, 24/7
- **Instant Response and Approval:** Get an instant response to your application, giving you peace of mind and certainty
- **Swift Funds Disbursement:** Once approved, the funds are deposited into your account within 60 seconds
- **No Credit Check Required:** Your financial history should not stand in the way of securing support
- **Loan Amounts Tailored to You:** Borrow between \$200 and \$1,500, allowing you to choose the amount you need

At Modesto's First FCU, we're dedicated to your financial well-being and providing solutions that make a difference in your life. Our Lightning Loan is our way of extending that commitment and support.

COMING SOON

[EMAIL US AT LOANS@M1FCU.ORG](mailto:LOANS@M1FCU.ORG)
FOR MORE DETAILS