

YOU'RE INVITED to our ANNUAL MEETING MAY 9th, 2019

FOOD • DOOR PRIZES • REFRESHMENTS

We are excited to share our 2018 financial performance and discuss what's happening this year. We will also be holding elections to fill four expiring positions on our Board of Directors. As always, we will have food, refreshments, and door prizes.

WHEN: Thursday, May 9, 2019

WHERE: Morehead Conference Center
111 East First Street, Morehead, KY

TIME: Refreshments start at 5p.m.
Meeting starts at 6 p.m.

We look forward to seeing you there!

HOW DO YOU IMPROVE ON FREE?

Open a MCFCU *Premier checking account* today and get **all the benefits of our free checking account, plus get paid a great interest rate as well!** All you have to do is open an account & set up e-statements to make your checking account work for you!

**STOP BY AND ASK ABOUT OPENING
A PREMIER CHECKING ACCOUNT TODAY!**



REFINANCE TODAY AND YOU COULD

GET A LOWER RATE

ON YOUR AUTO LOAN

Speak to a loan officer to learn more



DID YOU KNOW



PERSONAL LOANS

Did you know that our Credit Union has Personal Loans available that require no collateral?

AS LOW AS **6.5%** APR*

*APR - Annual Percentage Rate. Advertiser rate is the lowest available for a Personal Loan as of 3/31/19. Actual rate based on applicant qualification, loan amount and term length. Rates, terms, and conditions are subject to change at any time. Loan subject to approval.



NEED TO KNOW INFO

Holiday Closings

5/27/19 Memorial Day
7/04/19 Independence Day

Contact Information

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SEP 2019



SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

SYSTEM CONVERSION NOTICE

MCFCU will be converting our computer systems on **September 1, 2019**. We are taking these steps to make sure that our members have access to the best technology we can provide. This change will bring a much improved internet banking and mobile experience for our members. To make this transition easier, **print or save your e-statements received prior to the conversion. Visit our website for conversion updates.**

We will be converting our computer systems during Labor Day Weekend. This will allow us to furnish new and improved services for our members.

ONLINE
moreheadcommunity.com

Visit our website for the latest up-to-date information!

EXPIRING DEBIT CARDS

If your debit card is expiring, you will automatically receive a new card in the mail. Your card expires the last day of the "Valid Thru" month. If you have not received a new card by the second week in the expiring month, please let us know and we can print a new debit card at the Credit Union.



Remember to activate your new card!

SAVE FOR EMERGENCIES

QUICK TIP: Automatically transferring money from checking to savings is the fastest way to save \$500 to \$1,000.

Why should you start saving for emergencies?
Maintaining an emergency savings account may be the most important difference between those who manage to stay afloat and those who sink in debt. It also gives you peace of mind knowing that you can afford to pay unexpected expenses. Keeping \$500 to \$1,000 of savings for emergencies can allow you to easily meet unexpected financial challenges such as repairing the brakes on your car or replacing a broken window in your house.

How should you build your emergency savings?
The easiest and most effective way to save is automatically. This is how millions of Americans save. Your credit union can help you set up automatic savings by transferring a fixed amount from your checking account to a savings account. Talk to us and start saving today!



MOBILE PAY



Apple Pay | Google Pay
SAMSUNG pay

We've teamed up with Apple Pay, Google Pay, and Samsung Pay. Now you can use your MCFCU Mastercard Debit Card to make purchases securely and privately with a quick tap of your phone or smartwatch!