

Happy New Year! 2019

President's Message

We hope each of you enjoyed a blessed holiday season, regardless of how you celebrated.

At the beginning of a new year, we would like to thank our many members for your support of the Credit Union. It is a pleasure for us to provide products and services to Box Elder and Cache Counties as well as to our many employee groups. Whether you are a regular visitor to one of our branches or prefer to take care of your banking online, you are the reason we can continue to bring about the Credit Union mission or "People Helping People".

From our very humble beginnings in 1958, we have grown over the last 60 years to fill a very important part in our community and the lives of our members. We continue to look for ways we can better serve you and do our best to earn your trust and support.

Coming soon will be our new, improved website, Members Solutions Center, and expanded lending options to make the Credit Union even more valuable to you. Plus, even more focused support of our local communities.

Please join with us as we continue to grow and move forward. If you have friends or family that haven't found the value of Credit Union membership, now is a perfect time to let them know the benefits and suggest they stop in and become a part of something great!

Members First Credit Union-- Our Name Says It All!

Annual Meeting Scheduled - Feb. 26, 2019

The Annual Meeting of the Membership of Members First Credit Union will be held:

Tuesday Feb. 26, 2019

Members First Multipurpose Room

Utah State University

989 South Main Street, Brigham City, UT

Beginning at 7:00 PM

Light refreshments will be served and a prize drawing will follow the business portion of the meeting. For more information, please see the back cover of this brochure.

Resolve to Budget, Save, and Invest in the New Year

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

Where are you now?

Start with a personal assessment. Ask yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?

Know the Difference

Many people think that if they don't overdraw their financial accounts, they're doing just fine. But that's not the whole story. Not even close.

Having a plan for different aspects of your life is essential. Consider a plan where you:

- * Budget.... for short-term goals.
- * Save.... for medium-term goals.
- * Invest ... for long-term goals.

Ask for Help

Budgeting, saving and investing are essential components of financial well-being, and they require different strategies. Your friends at Members First Credit Union can help you get started. Call us today at (435)723-5231 to help you start the New Year on the right financial footing.

Tied Up By Debt?

Getting out of debt is hard, especially if you're trapped in a tangle of payments every month. We can help consolidate your payments into one easy-to-manage, low-interest loan-- **so you can get out of debt faster.**

2016 Scholarships Offered

The Board Of Directors of Members First Credit Union announces the awarding of NINE \$500 scholarships for the 2018-2019 school year.

Criteria for eligibility:

- Student or one parent/guardian must have been a member of Members First Credit Union since January 1, 2019.
- Scholarship money must be used within a 36 month period for tuition and/or books only, or must be refunded back to the Credit Union.
- Must be accepted to an accredited university, college or trade school.
- Families of Members First CU employees, Board of Directors and Volunteer Committees are not eligible
- Applications must be received at the Members First Credit Union main office in Brigham City on or before Friday, April 12, 2019.

Applications will be available at all Branch Locations or on our website www.memfirstcu.com

Members First Credit Union Privacy Policy

Our privacy policy is available on our website at www.memfirstcu.com. We will gladly mail you a paper copy upon request. Please call us at (435) 723-5231.

Warm The Soles



Utah's Credit Unions

Bonus Dividend

Because of the continued support of our wonderful members, the Credit Union has provided another Bonus Dividend for the 14th year in a row! The more you make use of Credit Union services, the more you get back in Bonus Dividends each year.

Thanks for making Members First Credit Union a great place to do your banking!

We're here for You!

Thank You!

This year, because of your generosity, we were able to provide over 150 pairs of shoes and socks for families in our communities. We use 100% of the money we collect in coin containers, skip a loan payment fees and bake sales for the shoes. We will also make substantial donations to the elementary schools in our area for much needed supplies. We would like to thank the bus drivers of the Box Elder School district for their very generous donation in support of our program this year. As always we also want to thank our partners at KOHLS for their continued support.

A special thanks to the USU Brigham City Regional Campus and Angels for Christmas for coordinating our efforts this year.

The Credit Union will be closed:

Monday, January 21, 2019

Martin Luther King Day

Monday, February 18, 2019

President's Day

Access your account online

24 hours a day at

www.memfirstcu.com

Or on your Mobile Phone

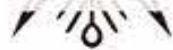
With Our Mobile Phone App

Annual Elections to be held for Members First Credit Union Board of Directors.

The annual meeting of Members First Credit Union will include an election for the Board of Directors. Anyone wishing to be a candidate for a Director's position should send a letter of intent and resume of qualifications, not to exceed one page in length to:

Chairman, Nominating Committee
Members First Credit Union
P O Box 657
Brigham City, Utah 84302

All applications must be received no later than 5:00 p.m. on Friday, Feb. 15, 2019



**MEMBERS FIRST
CREDIT
UNION**
Our Name Says It All!
P O Box 657
Brigham City, Ut 84302



Qualifications for Board Nominees

To run for a position on the Board of Directors, a nominee must:

- ✓ be a member of the credit union in good standing for at least 3 months prior to application;
- ✓ demonstrate the ability to handle personal financial affairs as well as the complex financial affairs of a large financial institution;
- ✓ be willing to assume the responsibilities detailed in section 7-9-20 of the Utah Code and be willing to devote the necessary time to perform all duties;
- ✓ be willing to comply with Utah law, Credit Union bylaws and established policies;
- ✓ be 21 years of age or older and not an immediate relative of any member of the Board, volunteer committees, or the credit union staff, and have no other credit union conflicts of interest.

The nominating committee shall verify each application and if the applicant meets the above requirements his or her name shall be placed on the ballot.

