

# Winter 2024 Newsletter

## Inspiring Hope for the New Year

Happy New Year! This year marks Members Financial Credit Union's 84<sup>th</sup> year of providing financial services to the Permian Basin, and we are honored to be your trusted financial partner in the diverse communities we serve.

Just as we are committed to serving our members, we are also committed to serving and investing in our communities. In 2023, we proudly contributed to numerous local nonprofits through volunteerism, sponsorships, and recycling events to help protect your privacy and be good environmental stewards. Together we make a difference, and we look forward to the opportunities 2024 will bring to make a positive impact in our communities.

Our team loves to help you succeed and doing the right thing is the foundation of how we serve. Every day we are passionate about serving our members' needs and helping you achieve your goals and dreams.

We promise to continue inspiring hope and elevating the financial well-being of our community, one person at a time, through good times and bad.

On behalf of all of us at Members Financial Credit Union, I wish you a bright new year full of good health, hope, and happiness.

Best regards,

Rebecca Wisdom  
President & CEO



## MOBILE DEPOSIT

Utilize the Members FFCU mobile app to make deposits from your phone to your checking account. Deposit checks in a few taps.

## Managing your holiday bills \$\$\$

The holiday season is a time for giving—and a time for spending! If making it “the most wonderful time of the year” also made a dent in your bank account, now’s the time to start planning how to get rid of holiday debt.

Here are a few tips to help you manage those extra bills and start the new year on the right financial foot:

- **Give yourself a deadline.** An important first step in managing your debt is deciding how much you need to pay, and when you want to do it. Look at your end-of-year spending total, and then set a goal to pay off that amount by a reasonable deadline. Like Tax Day, April 15!
- **Go on a spending freeze.** Saving is a great way to start chipping away at debt, so consider choosing a month to spend on essentials only, like groceries and rent. This will beef up your savings account and help pay down your credit cards.
- **Postpone large purchases.** If you didn’t buy that new big-screen TV you wanted for the holidays, consider waiting a little longer. We can help you plan for later, while prioritizing today.
- **Plan for next year.** It can be difficult to plan far in advance, but the earlier you start setting aside money for the next holiday season, the less stress you’ll have this time next year. MFFCU offers several ways to help you set aside money for next year like opening a Holiday Account.

Whatever your 2024 goals, MFFCU is here to support your financial health!

## Coming Soon!

## Business Accounts

Nothing is more important to us than seeing your business succeed. Our passion and expertise for small, owned businesses makes us your ideal partner for managing your business’s finances.

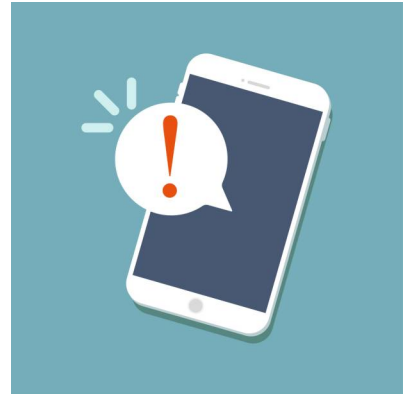


## Spotlight on

# SECURITY WATCH OUT FOR TEXTING SCAMS!

Scammers send fake text messages to trick you into giving your personal information, such as your password, account number, or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Or they could sell your information to other scammers.

- Never click on links or respond to unexpected texts.
- Filter unwanted spam texts.
- Never give personal or financial information in response to a request you didn't expect.



If you think the message might not be real, contact the company using a phone number or website you know is real, not the information in the text message. Don't "Google" a customer service number, go directly to the merchant's website and locate trusted "Contact Us" information.

To learn more about text scams visit the Federal Trade Commission's website at [ftc.gov/textscams](http://ftc.gov/textscams).

## It's a Great Time to Remodel Your Home Inside and Out



Whatever your goals, the equity in your home may be able to help pay for those improvements.

Low Rates and Terms to fit your budget.



**TIME TO BUY A NEW VEHICLE?**

See your Credit Union for great low-rate financing deals!



**CREDIT UNION CLOSURES**

**JANUARY 1<sup>ST</sup> – NEW YEAR’S DAY**  
**JANUARY 15<sup>TH</sup> – MARTIN LUTHER KING JR DAY**  
**FEBRUARY 19<sup>TH</sup> – PRESIDENT’S DAY**  
**MARCH 29TH & 30TH – GOOD FRIDAY & EASTER**



**HOURS and PHONE**

[www.membersffcu.org](http://www.membersffcu.org)

**Monday – Thursday – 8:30AM – 5:30PM**  
**Friday - 8:30AM – 6PM**  
**Saturday – 9AM – 1PM**

Find us on Facebook

Members Financial FCU

