



Where personal service is our top priority! Enjoy the exceptional benefits of MRFCU *since 1972*

**SUMMER IS FINALLY HERE!**



If you are looking for cash, check out MRFCU for your best rates and terms.

1-833-676-3876 or visit [www.mrfcu.com](http://www.mrfcu.com)

**FAMILY MEMBERS CAN JOIN NOW**

Start your MRFCU experience, the place for all your financial needs. Once you become a member you can enjoy the complete range of financial products and services we offer.

[www.mrfcu.com/signup](http://www.mrfcu.com/signup)

**SAVINGS SECURED LOANS**

**NO CREDIT CHECK. IMMEDIATE LOAN APPROVAL.**

A Savings Secured Loan allows you to borrow against the money in your savings account or your certificate of deposit account.

Your smart alternative.

\*Terms and conditions may apply.

**HOME EQUITY LOANS BORROW AGAINST THE EQUITY IN YOUR HOME**

Example: For every \*\$20,000.00 borrowed only \*\$84.35/month

Finance a home improvement, consolidate debt, make major purchases or cover emergency expenses.

For \*rates and info call 1-833-676-3876 or visit [www.mrfcu.com](http://www.mrfcu.com) for more details.

**GET YOUR BEST AUTO LOAN.**



We offer low rates and convenient terms for new cars, pre-owned cars, lease buyouts, even cash out refi-auto loans and of course pickup trucks and SUV's. Buying your next new car has never been easier. Visit our website at [www.mrfcu.com](http://www.mrfcu.com) and take a look at our great rates and easy repayment terms.

\*All offers of credit are subject to an application process and credit approval. Applicants may be offered credit at higher rates and other terms. All rates (APY=Annual Percentage Yield) & (APR=Annual Percentage Rate) are subject to change with or without notice. \*Visit our website for disclosure info.

## Dormant Accounts

NOTICE: On or before October 31st 2020, all dormant accounts will be transferred to NYS Comptroller in accordance with New York State's Abandoned Property Laws. All members' accounts that have become dormant, or have had no activity with the credit union since 6/30/2017 need to transact on their account or submit a written acknowledgement of their account to avoid dormancy. If you have received notification that your account is dormant please follow the instructions on your notice or email us at [creditunion@mrfcu.com](mailto:creditunion@mrfcu.com) for information.

### QUICK - EASY

Reactivate your account today and take advantage of the many benefits we offer at MRFCU.

## MOBILE BANKING

### BANKING ON THE GO.

24/7 Mobile Banking with Mobile Check deposit. Our app gives you unlimited access to all your online accounts.

Stay updated on your account activity with real time balance information.

Download e-statements, request transfers, view your transaction history make deposits or even apply for a loan.

## PERSONAL LOANS

Low Interest, low cost, easy terms. Put cash in your pocket.

\*Visit [www.mrfcu.com](http://www.mrfcu.com) for information and details on our exclusive **Skip-Payment Program** on applicable loans.

**Free Checking Accounts  
for Personal and  
Business. No required  
minimum balance or  
service fees.**

## DEBT CONSOLIDATION LOANS

Borrow up to \$20,000.00.  
Consolidate your credit card debt and get back in control. Reduce your monthly payment with a low fixed \*rate. Simplify your life and your budget.

## BOARD OF DIRECTORS

Anthony A. Russo - Chairman  
Paul Wernersbach - Vice Chairman  
Moses Seuram - Treasurer  
Susan Helsinger - Secretary  
Marian Fraker-Gutin  
Elizabeth Curran  
Nino Perdomo  
Tony Smith  
Peter Caruso  
Dorothy Aschkar  
Yoshinori Takita  
Edward McGowan  
Charles Cruse



## OFFICE STAFF

Luisa Harman - Chief Operating Officer  
Justin Devery - Senior Client Associate  
Jonathan Mazzurco - Client Associate  
Quevin Bonilla - Client Associate

## VOLUNTEERS

Cathleen Nolan - Legal Counsel  
Dianne Scalza

## CLOSINGS

Labor Day - Sept. 7  
Thanksgiving Day - Nov 26  
Day after Thanksgiving - Nov. 27

## CONTACT US

Toll Free 1-833-676-3876

Or 631-661-4800 x371

Address:

346 Sunrise Highway,  
West Babylon NY 11704

Fax: 631-321-6371

Email:

[creditunion@mrfcu.com](mailto:creditunion@mrfcu.com)

[www.MRFCU.com](http://www.MRFCU.com)

