

NEWS Letter – Messiah Baptist Jubilee Federal Credit Union

“Do you believe *in* the future...then build *for* the future.” We are here to help you “mind your business.”

Get Financially Fit

Spring is here and most of us have swimsuit weather on our minds. Many of us are going to the gymnasium, or just running and walking more to get physically and mentally fit. The activity takes some training and in many cases ongoing coaching along the way. The same can be said for gaining financial fitness. It takes tools and education to gain financial freedom.

This guidance should start at a young age. Here at the CU, we encourage our kids to get excited about getting financially fit and offer several programs to do just that. In addition to the “**52-week savings program**” we offer a brochure to all youth explain what you can do as individuals to earn money and more progressively into a more secure financial future.

We want everyone to be or become financially literate. Areas to work on include:

- creating a budget and sticking to it;
- learn to be financially independent;
- build and keep a high credit score by consolidation old bills and refinance at a lower rate;
- keep good records and documents to prepare for taxes;
- shop for inheritance;
- and invest to build retirement savings. **Ask and we promise to find an answer.**

Staff

There are many individuals that are responsible to you for keeping your money and your future safe. They hold various positions and several hold more than one.... Let us introduce you to the individuals in whom you entrust your money.

Minister Annette R. Thomas, CEO – *has the knowledge and responsibility for the activities of all positions assigned within the CU*

All others include: Ernest Siders, Robbie De Barros, Victoria Pina, Evelyn Alston, Barbara Bruce, Cindy Pilotte, Donna Atherton, Min. Margaret Howard, H. Sue Alves, Chiquita Rice, Julius Coles, Rozita Waltower & Stepahnie Victoria

Persons most responsibly for greeting you with a pleasant, happy attitude every time you present for any transaction are our team of tellers and we say “Thank you” to:

Christie Pollard, Delores Hudgins, Jean Harris, & Cecelia (Mikki) Shefton

We want to **WELCOME** our newest staff: Rachel Adams.

Please note that help is continuously needed. Open positions are posted on the office door of the CU. Your time and your talents are not only wanted, but would be greatly appreciated.

Rates

When you place your money into the care of YOUR credit union, recognize that you will earn the following rates:

Regular Shares	0.40 %	Vacation Club	1.00 %
Christmas Club	1.00 %	52 Week Savings Club	0.40 %

We are proud to say that we have been able to honor the loan requests in the amount of \$251,000 to our membership. If you choose, you may also purchase CD's at an interest rates as follows:

0.45	For 12 months	0.50	For 14 months	0.70	For 28 months
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Staff Profile Corner

Thank you goes to Mikki Shefton, who has recently joined the staff of the CU. She has not only accepted the position as a teller for the CU but is in process of updating incomplete applications – correcting addressee, adding telephone numbers, processing dormant accounts.... **We all applauded you, Mikki.**

MBJFCU offers....

Few can do without the iPad, tablet or computer for more than 24 hours or leave home without their cell phone. This modern technology is invaluable. The downside is that it does not come without risk. Hackers are hijacking our computers and credit cards. Personal information held at financial institutions is being compromised daily, all in an effort to steal our identity for illegal uses. Periodic review of your credit report can detect fraudulent activity of your financials before severe damage is done. To help our members stay alert, MJBFCU is offering free credit reports upon your request. **Contact us at 508-584-1963 opt. 5**

Financial Stewardship Ministry

A BIG "THANK YOU" goes to all, who contributed to *TABCOM America for Christ* annual offering. Your generosity is greatly appreciated. Our grand total - **\$1424.66**, which includes a collection of **\$42.57** from our youth. Congratulations to *Dukpah African Drum & Dance* in celebration of African Jamm VI on April 23rd. ...Great turnout and a great evening for youth and adults alike. The Financial Stewardship Ministry team is grateful for Deacons Cynthia and David Kaipu, who generously donated \$400.00 of the proceeds to the ministry.

NOTE: Financial Stewardship / Missionary Society Quarterly Eat and Meet Sunday, May 28th 2016 @ 12 noon Skit, "In Stephen's Defense", to be presented by our nine recently ordained deacons.

-and Sunday, July 31, 2016 the FS/MS Eat and Meet will offer the ministry fair, poetry and more hot topics.

Have questions answered about all of Messiah's ministries, as you find your niche in the Messiah community? Every area NEEDS workers...*"the harvest is plentiful, but the laborers are few."* You could even be chosen to vote for the most "valuable" presentation by each of the participants. Come join us, **please** –.

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