



Members Choice Credit Union

Newsletter

July 2026

Honoring Silent Heroes: Firefighters

This July and August, vehicles 2019 and newer have an interest rate of 4.49% (APR - 4.719%*) if you have a credit score of 660 or higher.

See loan department for details.

*APR based on \$30,000 loan for 72 months with a \$199 loan fee

New Credit Card Design

Starting soon our credit cards will be getting a fresh new design. We will be replacing the wheatfield with a sunset and our logo. If you have any questions, please feel free to ask us.

Keep a lookout for more upgrades coming soon for our cards!

Hours of Operation:

Monday: 9 am to 5 pm

Tuesday: 9 am to 5 pm

Wednesday: 10 am to 5 pm

Thursday: 9 am to 5 pm

Friday Lobby: 8 am to 5 pm

Fri Drive-Thru: 8 am - 6 pm

Saturday: 9 am to 11:30 am

Upcoming Holidays:

Independence Day

Closed Sat July 4th

Labor Day

Closed Mon Sept 7th

Columbus Day

Closed Mon Oct 12th

Notice to our Members:

We here at Members Choice are extremely sad to hear of Fram's closing. We have had questions about what this will mean for the credit union since so many people still know us as Fram's credit union. We transitioned from Fram credit union on June 1, 1999, at which point we became open to serve all Darke County's residents and employees. Fram's closing will not affect our operations. We will continue to be here for our members.

CONGRATULATIONS TO OUR 2026 SCHOLARSHIP WINNERS



Kelsey Muhlenkamp

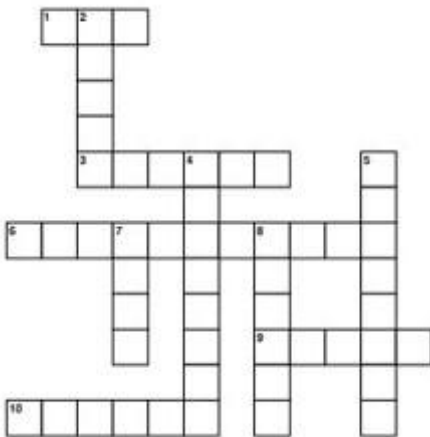


Taylor Fletcher



Natalie Brewer

Financial Crossword



Across:

1. An automated teller machine
3. Setting aside money for the future
6. A score based on the length of time you have paid your bills on time and how much of your credit you use
9. This card takes money directly out of your checking account
10. Allows you to track your incoming money and how you spend it

Down:

2. Payments taken from your paycheck and paid to the government
4. The cost you are charged to borrow money or the money you earn when saving
5. Money is taken out of this account when you use a debit card or write a check
7. Money owed to someone that must be paid back
8. This card allows you to borrow money that you must pay interest on if you cannot pay it back by the due date

This institution is not federally insured. Members accounts are not insured by the government or any government sponsored agency. By choice, MCCU has chosen to insure accounts for up to \$250k with the nation's largest private insurer, American Share Insurance.