

## NEWSLETTER NOTICE

Our Newsletter is going digital! This will be our last printed newsletter. Going forward our newsletter will be available online. To access our online Newsletter, visit [www.m1st.org](http://www.m1st.org) and click on Newsletters & Reports under the Membership tab. If you prefer a printed copy, please see a Member Service Rep in our lobby.

## Happy Retirement to our CEO, Greg Fair!



CEO Greg Fair announced he will be retiring later this year. Greg joined the credit union in 1984 as the Controller, was promoted to Vice President in 1987, and to President/CEO in 1990. During his time, the credit union grew from \$15M in assets to over \$170M. Net worth grew from less than \$2M to over \$32M. The capital to asset ratio, which represents the level of safety and soundness of a financial institution, is now one of the highest in the country. Greg stated "I am lucky to have worked with so many great Board members and employees. We have truly been a team with a common goal of building a strong credit union while providing our members with the best possible products and services. It will be tough leaving the credit union and the constant challenges we faced but I feel comfortable knowing it will be in good hands and that the credit union will continue to grow and prosper for years to come."

## SHOPPING FOR A HOME LOAN?

If you're shopping for a new home or wanting to refinance your current home loan, now's the time while rates are lower than ever! If you need some cash to consolidate debt or do some improvements around the house, we offer Home Equity loans as well. Our Mortgage Department is here and ready to serve you! Apply in person, over the phone, or online anytime. Contact our Mortgage Department today.

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