



**MOHAVE**  
**COMMUNITY**  
 FEDERAL CREDIT UNION

STARTING YOUR HOLIDAY  
 CLUB ACCOUNT IS NO SWEAT THIS *summer*

J U L Y  
 2 0 2 5

JULY 1ST - 31ST



**to MCFCU, Celebrating 68 Years**

Gift yourself an unsecured loan with Special Rates!

AS LOW AS **6.80% APR\***  
 TERMS UP TO 60 MONTHS • LOANS UP TO \$6,800  
 NO EARLY PAYOFF PENALTY • NO HIDDEN FEES

*\*These special rates cannot work in conjunction with any other loan promotions or special offers. All loans are subject to credit approval. Terms/conditions and membership requirements apply. Advertised Annual Percentage Rate (APR) may change without notice. Approval and rates are based upon credit history, type of product, debt to income, and loan term. Other restrictions may apply. Member NCUA*



AUGUST 1ST - SEPTEMBER 30TH

Get your  
**"KICKS" on**



MCFCU is proud to know our members are always willing to give a helping hand or in this case a new pair of shoes! We will have a donation box in the lobby to help local kids with a new pair of shoes. All shoe styles are welcome for kids in grades K-12.

Members who donate a pair of  
**"KICKS" aka - NEW SHOES**  
 will get up to  
**1% OFF** their loan!

**1 PAIR = .25%, 2 PAIRS = .50%,  
 3 PAIRS = .75% AND 4 PAIRS = 1%  
 OFF THE REGULAR RATES.**

This deal is good on all new loans  
 and refinanced loans  
 from other financial institutions.

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**KINGMAN OFFICE**

2809 Stockton Hill Rd. • Kingman, AZ 86401  
928.753.8000 • 928.753.4870 FAX

**HOURS**

M-F | 9:00am - 5:00pm

**DRIVE-THRU**

M-Th | 9:00am - 5:00pm  
F | 9:00am - 6:00pm

Shop Local & get  
.50% point off our  
regular rates when  
choosing your next auto from  
one of our Auto Dealers of the Month!

[www.mohavecommunityfcu.com](http://www.mohavecommunityfcu.com) | [mcfcreditunion@citlink.net](mailto:mcfcreditunion@citlink.net)



# MCFCU'S AUTO DEALER OF THE MONTH

**JULY 2025: Gear Up Motorsports**

Lake Havasu City • <https://www.gearupmotorcycles.com/>

**AUGUST 2025: High Desert Hyundai**

Kingman • <https://www.hdhyundai.com/>

**SEPTEMBER 2025: Martin Swanty's Chrysler Dodge  
Jeep, Kia, & Paradise Auto** Kingman, Lake Havasu City

<https://www.martinswantychryslerdodgejeep.com>  
<https://www.kingmankia.com>  
<https://www.paradiseautoandtruckcenter.com>

When you purchase a vehicle from MCFCU's designated Auto Dealer  
of the Month, you will receive .50% off your approved interest rate.\*

For more information contact a member specialist today at 928-753-8000.

*\*Dealer of the Month Annual Percentage Rates cannot work in conjunction with any other loan promotion or special offers. All loans are subject to credit approval. Some restrictions may apply. Advertised Annual Percentage Rate (APR) may change without notice. Approval and rates are based upon credit history, type of product, debt to income, loan term and loan to value.*

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Let Virtual Branch Banking be at  
your fingertips and download our  
**FREE MCFCU MOBILE APP!**

You can find us in the Apple App Store  
and in the Google Play Store App.

## Join our team!

We are seeking dedicated volunteers for our Board of Directors and Supervisory Committee. If you're a current member of Mohave Community FCU and want to contribute to the growth and success of our credit union, give us a call at 928-753-8000 ext. 201. Your involvement can make a real difference in our community.

Member NCUA. Other criteria may apply.

## Sizzle with us this summer on social media!

Follow & interact with us on MCFCU on Facebook,  
"X", Instagram, Google Business, & Linked In.



Come chat with us, like, laugh and share our posts. We want to be your topic of conversation. We challenge you to spill our tea on all our extra offers, charity events & promotions with your friends and family.



## HOLIDAY CLOSINGS:

**INDEPENDENCE DAY**  
FRIDAY, JULY 4, 2025

**LABOR DAY**  
MONDAY,  
SEPTEMBER 1, 2025

**Dear Member,**

The Federal Reserve Board and the Consumer Financial Protection Bureau have announced changes to the Expedited Funds Availability Act (Regulation CC), effective **July 1, 2025**. Regulation CC governs how quickly credit unions must make deposited funds available in transaction accounts, ensuring alignment with member funds availability policies.

### **What's Changing:**

To reflect inflation adjustments, specific dollar thresholds within Regulation CC will be updated. These changes impact on how quickly deposited funds must become available to you. Accordingly, Mohave Community FCU is updating the following member disclosures:

1. **Funds Availability Policy Disclosure**
  - **Minimum Available Amount:** Increasing from **\$225** to **\$275**
  - **Cash Withdrawal Amount:** Increasing from **\$450** to **\$550**
  - **Exception Hold Amount:** Increasing from **\$5,525** to **\$6,725**
2. **Deposit Hold Notice**
  - **Large Deposit Exception Hold:** Increasing from **\$5,525** to **\$6,725**

These updates will help ensure our policies stay consistent with federal requirements and continue to provide transparency and timely access to your funds.

## **When Your Deposits Are Available**

Effective July 1, 2025, here's how quickly your deposited funds will be ready:

- **Direct Deposits** (like payroll): Available **the same day** we receive them.
- **Checks from the U.S. Treasury, wire transfers, and Mohave Community FCU checks:** Available **next business day**.
- **Cash, government checks, and other official checks:** Also available **next business day** if deposited with a staff member.
- **All other check deposits:** The **first \$275** is available the **next day**; the rest by the **second business day**.
- **Delays may occur** in certain cases (like large deposits or account concerns). We'll let you know if that happens.

Business days are Monday through Friday, excluding federal holidays.

Questions? We're here to help!

**Federally insured by NCUA**

If you wish to change your name, address, or contact information contact the credit union using the information on the front of this statement.

### **Other Than Home-Equity Plans**

#### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address on the front of the first page of this statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at the address on the front of the first page of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Home-Equity Plans BILLING RIGHTS SUMMARY**

***In Case of Errors or Questions About Your Bill:*** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

***Special Rule for Credit Card Purchases:*** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

**Important Information Regarding the Computation of your Consumer Loan (may also apply to Credit Cards) Balance and Finance Charges:** We use the Average Daily Balance Method (including current transactions) to figure a portion of the finance (interest) charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To calculate each "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/loans, and subtract any payments or credits, and unpaid finance charges. Then, we add up all the daily balances for the billing (statement) cycle and divide the total by the number of days in the billing (statement) cycle. The finance charge is computed when you make a payment. For each day since your last payment, the periodic rate is applied to each "average daily balance". The sum of these charges is the finance charge you currently owe on the loan or credit card account.

### **Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS**

***In Case of Errors or Questions About Your Electronic Transfers*** Call or write us at the phone number listed on the front of the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days in MA) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

You may call the designated phone number on the front of this statement to determine if pre-authorized transfers have occurred.

Certain exempt loans and accounts are not provided with customer protection under Regulation Z and Regulation E. Contact us for specific information, should you have a question pertaining to your accounts.

