



Jacqueline Boudreau, left, Executive Director of the M/M Chamber, presents the award to Mindy, our CEO.

## Message From Our CEO

I am incredibly proud to share that we received the 2025 Nancy Douglas Parade of Progress award from the Marinette Menominee Area Chamber of Commerce. A big “thank you” to our team and the developers, who kept everything going. When our community walks through our doors, they see our visible commitment to Menominee’s future. There’s nothing better than that. - Mindy Brezsko, CEO

## Scholarships are Here!

Scholarships applications are here for 2026 high school seniors! We’re proud to support students with scholarships to continue their education. Please visit our three branches to apply, or visit our website to view the updated application for 2026.



SCAN ME

## Don't wait. Consolidate.

We have options to take care of you.

- Credit cards
- Medical bills
- High-interest debt

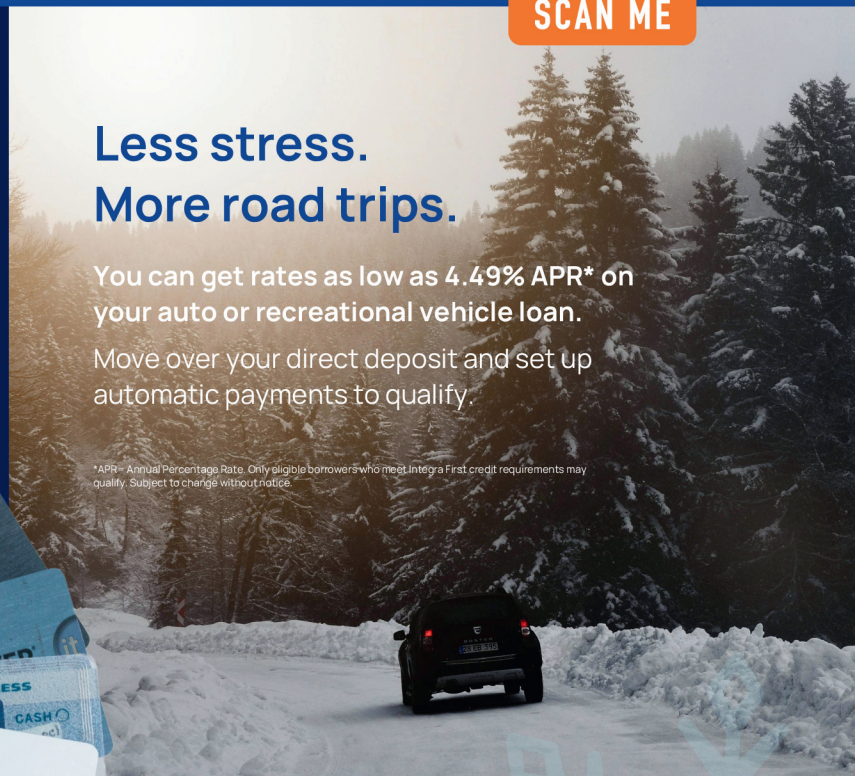
Talk to a lender today - 833-694-6834

## Less stress. More road trips.

You can get rates as low as **4.49% APR\*** on your auto or recreational vehicle loan.

Move over your direct deposit and set up automatic payments to qualify.

\*APR - Annual Percentage Rate. Only eligible borrowers who meet IntegraFirst credit requirements may qualify. Subject to change without notice.



Reminder: It's always a great time to swap your high-interest rate credit card for ours!



## Closings

**New Year's Day**  
Thursday, Jan. 1

**MLK Jr. Day**  
Monday, Jan 19

**Presidents Day**  
Monday, Feb. 16

Rates  
as low as

**4.99%**

**20-year fixed mortgage**

**5.36% APR\***

**Apply online or talk to a lender today!**

\*APR = Annual Percentage Rate. First lien position only. Rate/APR is based on 80% LTV. The monthly payment for a closed-end consumer real estate loan of \$100,000 at 4.99% APR for a 20-year term would be \$659.40. Only eligible borrowers who meet Integra First credit requirements may qualify. Subject to change without notice. Equal Housing Lender.

## Taxes are Coming

Mark your calendars for late January – that's usually the time the Internal Revenue Service (IRS) begins accepting returns. **Tax Day is Wednesday, April 15, 2026**, which is the deadline taxpayers must file their tax returns. Our routing number for your tax purposes is 291173089.

At Integra First, we have services to assist in making taxes easier and more financially rewarding for you. Our Traditional IRAs and Roth IRAs, along with our Share and Certificate Accounts, can be a strategic part of your financial planning.

**Contact a member of Team Integra today to get started on your options by calling 833-694-6834.**

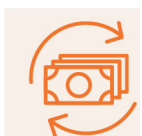
## Team Integra Highlight

We raked woodchips, delivered care packages to the homeless shelter, picked up alongside the highway, and restocked the shelves of a local food pantry for CU Kind Day in October!

The activities for CU Kind Day were provided by a grant from the Michigan Credit Union Foundation.



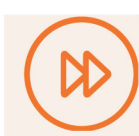
## Bank smarter with our app.



Transfers



Bill pay



Skip-a-pay



Helpful chat



Mobile deposit

DOWNLOAD OUR APP!



APPLE



GOOGLE

