





Our executive team on Mackinac Island, from left, Erin, Kassaundra, Kristina, Mindy, Becky, and Frank.

Message From Our CEO

Our 2025 Strategic Planning on Mackinac Island in September gathered our executive team and board of directors together to focus on collaboration, innovation, and forward-looking discussions. I'm grateful to work alongside such a strong power team. Leaders who bring vision, dedication, and care for Integra First's future, our employees, and our members. Together, we are shaping the path forward to ensure continued growth and impact in the years ahead. - Mindy Brezsko, CEO



Stop by any branch to grab your free mini pasty on Thursday, Oct. 16, also known as International Credit Union Day! We'll also be doing a giveaway for two Blues, Brews & BBQs tickets on Facebook. (The Blues event is on Saturday, Nov. 1.)

Closings

Columbus Day Monday, Oct. 13 Veterans Day Tuesday, Nov. 11 Thanksgiving Thursday, Nov. 27 Christmas Eve Wednesday, Dec. 24 (Closing at Noon)

Christmas Thursday, Dec. 25 New Year's Eve Wednesday, Dec. 31 (Closing at Noon) New Year's Day Thursday, Jan. 1

Buy Now. Pay Later.

Our Buy Now, Pay Later feature means you can plan a big purchase or split some up so you don't go broke.

*Term of up to 12 months. All loans are subject to Integra First Federal Credit Union's credit requirements. Terms and conditions apply.

Membership required and subject to membership eligibility requirements. Insured by NCUA.



Download Our App





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Welcome, Zech!

Congrats to Zechariah, our new branch manager in Stephenson! You may know him from working as a teller or within our Contact Center. Stop in and say hi!



Coming Up

Say hi to Team Integra at our upcoming events!

Mental Health and Wellbeing Fair

- 12-3 p.m.
- Sunday, Oct 12
- North Central High School Gym

International Credit Union Day

- Free Mini Pasties!
- All Day
- Thursday, Oct. 16
- All Branches

School Branch

- Sign Up for a Youth Account
- All Year
- Menominee Jr./Sr. High School

New products for you!

We've been working at a fast pace to get more services to you. We now have **Debt** Protection and Mechanical Breakdown Protection.

Both of these services will help you if something goes wrong. Debt protection will cover you if you're sick, injured, or unable to work - and it's not tied to your employment.

Mechanical Breakdown Protection (MBP) covers the cost of labor and repairs for new or used vehicles. MBP also offers a \$0 deductible and a total loss refund.

Nobody knows when life is going to happen contact us at (833) 694-6834 to get this set up today.

Ghost your old credit card.

We've got double points on our Visa credit card, now through December 31. Every \$1 = 2 points.

It's a great time to swap your high-interest rate credit card for rates as low as 6.90% APR*.

*The APR is the credit union's current rate as of Oct. 1, 2025. No annual fee. The rate is variable and may change. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Not all applicants will qualify. Call us at (833) 694-6834 for current rates, terms and conditions.



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