

# Menominee County Federal Credit Union

April  
2013

We'll Make It Come True

Dream The Dream

## SAVE TO WIN Your Win-Win Chance To Save

For the past five years, the Michigan Credit Union League has been providing Michigan Credit Union members the opportunity to participate in their exciting Save to Win program. Designed to reward your savings efforts with exciting cash prizes, the Save to Win program offers MCFCU members the chance to win \$10,000 just for saving your hard-earned money!

**With Save to Win, every \$25 you put into a share certificate at MCFCU is another chance to win and save. Here's how it works:**

- Open a special 12-month CD, earning 0.50% APY\*, with just \$25 or more.
- Make as many additional deposits as you like. Each \$25 deposit gives you another chance to win (up to 10 entries per month).
- Monthly prize drawings, each in the amount of \$50, will be given away.
- Six Grand Prizes of \$10,000 each will be given away at the end of the year.

**For complete details, please visit  
[www.michigansavingsraffle.org](http://www.michigansavingsraffle.org).**

\*APY = Annual Percentage Yield as of December 14, 2011. Quoted rate is subject to change and requires a term of 12 months and a minimum deposit of \$25. Penalties apply for early withdrawals. Required dividend payout applies. Fees could reduce earnings. Contact the Credit Union for more information about applicable fees and terms.

## Out & About?

### Monitor Your Accounts with Mobiliti Banking!

Are you taking advantage of MCFCU's new Mobiliti Mobile Banking yet? With Mobiliti Banking, you can:

**View account balances  
and transactions**

**Transfer funds between  
your MCFCU accounts**

**And more!**



Wherever you are, wherever you go, Mobiliti Banking can help you stay connected to your MCFCU accounts 24/7. To learn more, please stop by the Credit Union to speak with a member service representative or view our demo at [www.menomineecountyfcu.com](http://www.menomineecountyfcu.com).

## Say Hello to the Sprint Credit Union Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount from Invest in America!

### Ways you can save:

- 10% off\*select personal Sprint plans
- 15% off\*select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

**Sprint** 

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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## What Are Credit Card Checkout Fees?

Effective January 27, 2013, VISA and MasterCard have authorized merchants to impose a surcharge, or "checkout fee," on credit card transactions in most states. This new fee, which passes the payment processing costs from the merchant to the consumers who pay with a credit card, could range anywhere from 1.5% to 4% of the transaction amount. Though the majority of merchants do not appear anxious to impose this new surcharge, it is likely consumers may begin seeing the checkout fee in the near future.

**How can you avoid the new checkout fee?** Merchants are still not authorized to add a surcharge to debit card transactions, so by using your MCFCU debit card, you can avoid incurring this additional charge. If you don't have a debit card yet, stop by the Credit Union to apply today!

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION  
**Menominee County Federal Credit Union Privacy Notice**

FACTS	WHAT DOES MENOMINEE COUNTY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand Menominee County Federal Credit Union's Privacy Policy. At Menominee County Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Menominee County Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.
<b>What?</b>	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Name, address, Social Security number and income</li> <li>■ Account balances and transaction history</li> <li>■ Credit history and credit scores</li> </ul> When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Menominee County Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Menominee County Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

WHAT WE DO	
<b>How does Menominee County Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
<b>How does Menominee County Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ apply for any credit union service</li> <li>■ you visit our website, provide us information on any online application or transaction, or information you send to us by email</li> <li>■ use your credit or debit card or pay your bills</li> <li>■ make deposits to or withdrawals from your accounts</li> </ul> We also collect your personal information from others, including credit bureaus or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit information sharing as follows: <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Menominee County Federal Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between Menominee County Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include financial service providers.</i></li> </ul>

**QUESTIONS?** Call (906) 497-5229, send us an email at [powers@mcfcu.us](mailto:powers@mcfcu.us) or write to us at: **Menominee County Federal Credit Union, PO Box 604, Powers, MI 49874.**

**POWERS**  
 P.O. Box 604, W3803 Hwy 2/41  
 Powers, MI 49874  
  
 Office 906.497.5229  
 Fax 906.497.5881

**CARNEY BRANCH**  
 P.O. Box 57, 54 US Hwy 41  
 Carney, MI 49812  
  
 Office 906.639.5555  
 Fax 906.639.5556

**MENOMINEE BRANCH**  
 2600 10th Street  
 Menominee, MI 49858  
  
 Office 906.863.5566  
 Fax 906.863.1131

**STEPHENSON BRANCH**  
 Box 433 • W300 Co. Rd. 352 G-12  
 Stephenson, MI 49877  
  
 Office 906.753.4746  
 Fax 906.753.2883

**Office Hours**  
 Mon. - Fri. 9:00 am to 5:00 pm  
  
**Drive Thru**  
 Mon. - Fri. 8:30 am to 5:30 pm  
 Saturday 8:30 am to Noon

**Office Hours**  
 Monday 9:00 am to 5:00 pm  
 Thursday 9:00 am to 5:00 pm  
 Friday 9:00 am to 5:00 pm  
 Saturday CLOSED

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