

Menominee County Federal Credit Union

January
2013

We'll Make It Come True

Dream The Dream

Mobiliti Mobile Banking NOW AVAILABLE!

Secure, convenient, anytime access to your Menominee County Federal Credit Union accounts is now available. Simply enroll in a mobile banking eligible account and acquire a mobile device that can send and receive text messages and/or has access to the internet to get started.

With Mobiliti Banking, you can:

- View account balances
- View account transactions
- Transfer funds between your checking or savings accounts
- Pay your bills and more
- Rest assured your information is safe and secure

To learn more, please stop by and speak with a member services representative or view our demo on our website at www.menomineecountyfcu.com.

Did You Know?

We offer a complete Home Banking website which includes:

- Customizable "E-Alerts" which can be added to your account if you want to be notified when your account falls below a certain balance, an overdraft transfer occurs, and much more.
- A "Sub-User" feature available for you to create a separate Login ID and Password for joint members, or anyone else you wish to have access to your account with special permissions that only YOU can manage and customize!
- "Shared Accounts" which let you transfer to and from another joint account number, all from one convenient place!

At your credit union, we have specialized accounts such as:

- A "Save to Win" Certificate which is a hybrid of a Savings Account and a Certificate of Deposit. Earn more than you would in a regular savings, all while depositing money regularly to this account! For every \$25.00 you deposit (up to 10 per month), the chance for you to win cash prizes increases! Ask a representative for more details about this exciting prize-linked savings program!
- FREE Checking Accounts with a competitive interest rate, no monthly service fees, free Debit Cards, and no required minimum balances!
- Consumer Loans with competitive interest rates and superior terms to help our valued members make the important purchases they deserve, whether it be a VISA Card, New or Used Vehicle, Recreational Vehicle, or Christmas presents!
- Mortgages, including Home Improvement Loans (HELOC) with aggressive rates and terms.



You're Invited to Join Us!

DATE TIME

Saturday February 16, 2013
Registration: 4:00 p.m. (CST)
Dinner: 5:30 p.m. (CST)
Meeting Following Dinner

PLACE

Chip-In Island Resort & Convention Center
Harris, Michigan

REDUCED PRICE

\$12.50 per ticket (includes meal, great prizes
and 1 drink ticket)

Purchase your tickets at any MCFCU branch location. We hope you'll make plans to join us for a fun-filled evening on February 16th!

Sign up for Direct Deposit at Your Credit Union

Direct deposit is an easy way to ensure that your paycheck gets deposited automatically into your Credit Union account each week. Plus it saves you time from having to drive to the Credit Union to make the deposit.

Please note: if you receive Social Security checks or other forms of Federal benefit payments, a check will no longer be mailed to you. Starting March 1st all Federal benefit payments will be electronic, and recipients can receive their funds in two ways:

- Sign up for direct deposit at your Credit Union and have your checks automatically deposited into your account. Or visit www.godirect.org and follow the instructions to set up direct deposit.
- Receive the Direct Express® prepaid debit card in the mail, and each month your funds will go straight into the account and be made available through the card.

With tax season approaching, you can also request that your tax refund be directly deposited into your Credit Union account. Simply designate "direct deposit" on your tax form.

If you have any questions about direct deposit here at MCFCU, please contact a member services representative.

MCFCU Scholarship Awards

Every year Menominee County FCU awards three \$500.00 scholarships to college bound high school graduates. Scholarship applications will be available in January 2013 and can be picked up at any MCFCU branch location. Scholarship deadline is March 29, 2013.



Save Money – Keep Your Information Up To Date with MCFCU!

Remember if you move or your personal information changes for any reason, please let us know. There is a \$5.00 fee for any returned mail. You can help keep your account information secure, and save money, by informing us of any changes. Thank you for your help!

New Year's Greetings!

Hello! It is hard to believe that the Holidays are over and a New Year is upon us! I hope 2013 brings you good Health, Peace and Happiness.

At Menominee County Federal CU we had an exciting 2012 and are looking forward to serving you in 2013! In November we held our first "Pre-Black Friday Loan Special." We never anticipated the large number of members and new members that would take advantage of our 1.99% loan rate! After a long day (7-7) our loan officers were exhausted! Together they disbursed over 219 new loans in the amount of \$1,900,000.00 We couldn't have been more pleased to offer this special to our members, especially during the holiday season. We surpassed every goal we set and are considering making this an annual event! A huge "Thank You" to all of our members and to our staff for helping make our first Pre-Black Friday Loan Special a success!

We are looking forward to our 2013 Annual Meeting (February 16, 2013 at the Island Resort and Convention Center). Watch for details, we have many new and exciting changes and hope you plan on joining us for a night of Dinner, Meeting and FUN!

Open Door! Although our Management offices are located in the back, we still want to maintain a friendly open door policy. Many of you have stopped in over the years just to say "Hi," please continue to feel free to stop in any time. With the never-ending changes in technology, we will continue to review all services offered to our membership and ways to improve. Your suggestions and comments are always welcome.

I would like to take this opportunity to thank all of you for your continued support of our credit union. Without your loyal support, we would not have the continued success we have had over the years.

On behalf of our Board of Directors, Supervisory Committee and Staff, we would like to wish *all of you a safe and healthy 2013!*

Pamela Boffkol, CEO

POWERS

P.O. Box 604, W3803 Hwy 2/41
Powers, MI 49874

Office 906.497.5229
Fax 906.497.5881

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

CARNEY BRANCH

P.O. Box 57, 54 US Hwy 41
Carney, MI 49812

Office 906.639.5555
Fax 906.639.5556

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

MENOMINEE BRANCH

2600 10th Street
Menominee, MI 49858

Office 906.863.5566
Fax 906.863.1131

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

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