

FALL 2016

# IntegraFirst

Federal Credit Union

# Bulletin Board

Quarterly Newsletter

**IntegraFirst**  
Federal Credit Union  
Verified by **VISA** Rewards Credit Card



- No Annual Fee!
- Super Secure EMV Chip!
- Automatically Enrolled in Scorecard Rewards Program!
- Make Payments, Analyze Spending & Review Statements All Online With EZCard Info.com.

Stop in or go online to apply for your card today! Already have a card? Inquire about increasing your limit!



*Score Card*  
Reward Yourself!

## EARN DOUBLE VISA POINTS!



Use your IFFCU  
**VISA Rewards Credit Card**  
and get **DOUBLE POINTS**  
Oct. 1 thru December 31, 2016

Use your VISA Rewards Card on everyday purchases from 9/1/16 to 11/30/16 for a chance to win a trip to Super Bowl LI!  
Details at [visa.com/nflsweeps](http://visa.com/nflsweeps)

## CONGRATULATIONS!

**Carol Savage**  
Powers, Michigan

Winner of an Apple Mini I-Pad that was given away during our "Ask Us About ApplePay Promotion"



## BEST OF THE BEST Third Time!

Integra First Federal Credit Union is proud to announce that our members voted our credit union the 2016 Eagle-Herald "Best of the Best"

AGAIN! We were also voted "Best of the Best" in 2012 & 2013. Thank you to all our members who voted!

## INTERNATIONAL CREDIT UNION DAY

THURSDAY, OCTOBER 20, 2016

*Join Us for Refreshments!*  
Oct 20th & Oct. 21st!!



International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

## Apple Pay is Here!

It can suggest a movie, show you the reviews, and with your Integra First debit card it could even pay for the popcorn.

Say hello to easier everyday payments



Go to: [integralfirstfcu.com](http://integralfirstfcu.com) for more information.

# It's Here!



The **ENHANCED**  
Safer and More Secure  
Integra First Debit Card  
Now Equipped with  
EMV Chip Technology.

## Mark Your Calendars • Annual Meeting

Integra First Federal Credit Union's Annual Meeting will be held Saturday, February 4, 2017 at the Chip-In Island Resort and Convention Center in Harris, Michigan.

**WATCH FOR YOUR JANUARY STATEMENT FOR MORE DETAILS!**

### Volunteers Needed to Serve on Our Board of Directors

The deadline for the nomination of officers for three (3) positions on the Board of Directors is November 4, 2016. Nominations will not be accepted from the floor at the Annual Meeting. Nomination petitions are available at all of our offices and can be obtained by contacting any one of the following nominating committee members:

**Rebecca Harding,**  
Chairman 906-863-5566

**Michelle Charles**  
906-497-5229

**Danielle Kirschner**  
906-753-4746

### ELECTION OF OFFICERS

Voting will be done in the following manner:

- Absentee ballots on request: Deadline: November 21, 2016 (Returned by December 21, 2016)
- Voting at each office during business hours January 30 thru February 3, 2017
- Age limit for voting will be members over 16 years of age. Each account has ONE (1) vote, with a member only allowed to vote ONE (1) time.
- All members of record on January 4, 2017 will be eligible to vote.
- Vote will commence at Annual Meeting on February 4, 2017.
- Nominations will not be accepted from the floor at the annual meeting.

**LOVE MY CREDIT UNION REWARDS**

Love your savings.  
Members have saved over \$1 billion on discounts from partners!

[lovemycreditunion.org](http://lovemycreditunion.org)

Talk about savings.  
Say hello to the Sprint Credit Union Member Discount.

Members Save

**10%**

Business Members Save

**15%**

On select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions. Restrictions apply. May be used up to new 2-yr. activation per line.

Be sure to mention this code for your discount  
• Members: NACUC\_ZJM • Business Members: NACUC\_ZDS\_ZJM  
Credit Union membership validation is required.

Learn more

- Call: 877.SAVE.4.CU
- Visit: [SprintStoreLocator.com](http://SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Active new up to 30 days. Credit approval req. some termination fees (sprint.com/terms). After 14 days, up to 30 days. 30% discount avail for eligible company employees or org. members (ongoing availability). Discount subject to change according to the company along in agreement with Sprint. In order to avail, you must request for select monthly data services. Discount only applies to calls on the Sprint Family Share Plan and Unlimited. My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. CL Discount Avail. for company/org. Mobile business plans. See ID req. to activate. 20% Discount subject to change according to the company along in agreement with Sprint. In order to avail, you must request for select monthly data services. Discount only applies to calls on the Sprint Business Share Plan, Sprint Family Share Plan and Unlimited. My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Other Terms: CL Discount coverage not available in any where on local phone networks. Restrictions apply. See store or [sprint.com/lovemycreditunion/sprint](http://sprint.com/lovemycreditunion/sprint) for details. ©2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 04/2016-150754

## HOLIDAY CLOSINGS

COLUMBUS DAY • Monday, October 10  
 THANKSGIVING DAY • Thursday, November 24  
 CHRISTMAS EVE • Open 8:30 am - Noon  
 DECEMBER 26 • CLOSED  
 NEW YEAR'S EVE • Open 8:30 am - Noon  
 JANUARY 2 • Normal Hours

# IFFFCU Scholarship Award

This year, Integra First Federal Credit Union will award one \$1,500.00 scholarship to a college bound high school graduate. Scholarship applications will be available in January 2017 and can be picked up at any IFFFCU branch location.

**POWERS**

P.O. Box 604 • W3803 Hwys 2 & 41  
 Powers, MI 49874  
 Office: 906.497.5229  
 Fax: 906.497.5881  
**OFFICE HOURS**  
 Mon-Fri 9 am - 5 pm  
**DRIVE THRU**  
 Mon-Fri 8:30 am - 5:30 pm  
 Saturday 8:30 am - Noon

**CARNEY**

P. O. Box 57 • 54 US Hwy 41  
 Carney, MI 49812  
 Office: 906.639.5555  
 Fax: 906.639.5556  
**OFFICE HOURS**  
 Monday, Thursday & Friday ONLY  
 9 am - 5 pm

**STEPHENSON**

P.O. Box 433 • W300 Co Rd 352/G-12  
 Stephenson, MI 49887  
 Office: 906.753.4746  
 Fax: 906.753.2883  
**OFFICE HOURS**  
 Mon-Fri 9 am - 5 pm  
**DRIVE THRU**  
 Mon-Fri 8:30 am - 5:30 pm  
 Saturday 8:30 am - Noon

**MENOMINEE**

2600 10th Street  
 Menominee, MI 49858  
 Office: 906.863.5566  
 Fax: 906.863.1131  
**OFFICE HOURS**  
 Mon-Fri 9 am - 5 pm  
**DRIVE THRU**  
 Mon-Fri 8:30 am - 5:30 pm  
 Saturday 8:30 am - Noon

**integralfirstfcu.com**

Federally Insured by  
**NCUA**