

FALL 2013

Menominee County Federal Credit Union's

Tribune

Quarterly Newsletter



Like Us on Facebook!
www.facebook.com/mencofcu

Join Us for Refreshments & Register to Win Prizes! Thursday, October 17th!!

CREDIT UNIONS
Unite for GoodTM
A BETTER WAY



Help Us Defeat Identity Theft!
SHOW US YOUR MUG
and Win PRIZES!

Our tellers will be asking all members, who haven't already been asked, to let us scan their driver's licenses. When you do, you will be entered into a drawing for prizes. Our goal is to have a picture identification of all members. It is another step we are taking to prevent identity theft.

INTERNATIONAL CREDIT UNION DAY THURSDAY, OCTOBER 17, 2013

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. As we celebrate International Credit Union Day this October, we celebrate the theme of "Credit Unions Unite for Good" with more than 186 million people worldwide.

On October 17, take the opportunity to convey the movement's shared vision of Americans choosing credit unions as their best financial partner.



Snowbirds!

**Before Heading for the Border...
Get Your Things in Order!!**

- Set up bill-pay with your MCFCU on-line banking.
- Notify MCFCU of your winter address & contact info.
- Go to cu24.com for a list of nearby ATM's at your winter zip code.
- Determine which state you will file taxes in.
- Make sure you have health coverage in both locales.
- Keep a list of doctors & hospitals.
- Suspend services such as cable or phone.
- Designate someone to watch your vacant home.



BEST OF THE BEST 2 YEARS IN A ROW!

Menominee County Federal Credit Union is proud to announce that our members voted our credit union the 2013 Eagle-Herald "Best of the Best"

AGAIN! We were also voted "Best of the Best" in 2012.

Thank you to all our members who voted!

"Don't Tax My Credit Union"

is a national campaign dedicated to ensuring Congress doesn't raise taxes on 96 million credit union members nationwide and preserves financial choice for American consumers. Join us today to share your story and tell Congress:
Don't Tax My Credit Union!
www.donttaxmycreditunion.org



EARN DOUBLE VISA POINTS!



Use your MCFCU VISA card and get DOUBLE POINTS
October 1 thru
December 31, 2013

2nd Annual Pre-Black Friday Loan Specials

Please Apply for Pre-Approval

1.99% APR* One Day ONLY

Friday, Nov. 22

Pre-Approval Monday thru Thursday, November 18 thru November 21, 2013

We Highly Encourage You to Apply for Pre-Approval On-Line at www.menomineecountyfcu.com or in Person.

Disbursed ONE DAY ONLY! Friday, November 22, 2013 • 7 am to 7 pm

Apply On-Line or In Person

*APR = Annual percentage rate. New money only. Loans are subject to credit approval and other underwriting criteria. Terms and conditions subject to change without notice. Rate only applicable to loans disbursed on 11/22/2013. DOES NOT INCLUDE MORTGAGE or VISA APPLICATIONS.

Refreshments Served 11/22/13 11am-3pm



Sign up for Save-Up & Win Prizes!

Change it Up with SaveUp and MCFCU

How does changing your spending and saving habits sound?

Or winning life-changing prizes? You could do both with SaveUp® and MCFCU. Just make smart financial choices and play. You could win debt or mortgage payments, vacations, a new car or even a \$2 million jackpot!

It just takes three easy steps:

- Register your accounts on SaveUp's secure website
- Earn credits to play when you save money or reduce your debt
- Win rewards by playing games online

Start playing today at www.saveup.com/MCFCU.

BALLOON RATE MORTGAGE SPECIAL

2.99% APR*



Mortgage Adjustable Rate • Fixed 2.99% APR Rate up to 5 years.

Terms up to 30 Years

Available Now thru November 15

*APR = Annual Percentage Rate. Excludes Home Equity Loans. Loans are subject to credit approval and other underwriting criteria. Terms and conditions subject to change without notice. MCFCU is an Equal Housing Lender.



Everything Data Share Plan 1500 with Any Mobile, Anytime

Receive 10% Off Select Regularly Priced Sprint Monthly Service Plans.

Savings Example

Primary Line:	\$110.00
Secondary Line:	\$19.99
Your Monthly Savings:	\$11.00
Your Monthly Cost:	\$118.99
Your 12 Month Savings with monthly discount & waived activation fee.*	\$168.00

*Other premium data charges may apply.

Mark Your Calendars

ANNUAL MEETING

Menominee County Federal Credit Union's Annual Meeting will be held Saturday, February 22, 2014 at the Chip-In Island Resort and Convention Center in Harris, Michigan.

WATCH FOR YOUR JANUARY STATEMENT FOR MORE DETAILS!

NOMINATION OF OFFICERS

The deadline for the nomination of officers for three (3) positions on the Board of Directors is November 22, 2013. 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 | Debbie Peterson
906-497-5229 | Carrie Graf
906-753-4746 |
|--|--|------------------------------------|

ELECTION OF OFFICERS

Voting will be done in the following manner:

- Absentee ballots on request: Deadline: December 8, 2013 (Returned by January 8, 2014)
- Voting at each office during business hours February 17 thru February 21, 2014
- 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 8, 2014 will be eligible to vote.
- Vote will commence at Annual Meeting on February 22, 2014
- Nominations will not be accepted from the floor at the annual meeting.

HOLIDAY CLOSINGS

COLUMBUS DAY • Monday, October 14
(Closed All Day for Staff Training)

THANKSGIVING DAY • Thursday, November 28

CHRISTMAS DAY • December 25

NEW YEAR'S DAY • January 1

CHRISTMAS EVE Open 9 am - Noon

NEW YEAR'S EVE Open 9 am - 3 pm

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 49877
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



www.menomineecountyfcu.com

Federally Insured by
NCUA



AMERICA'S CREDIT UNIONS



EQUAL HOUSING LENDER