

## Winter Greetings

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# MENOMINEE COUNTY FEDERAL CREDIT UNION

Serving all of Menominee County from four convenient locations!

*"Looking Forward, Reaching Higher, Building Tomorrow, Today!"*

## Menominee County Federal Credit Union Annual Meeting

Saturday March 29, 2008

At

Chip-In Island Resort & Convention Center  
Harris, Michigan

Registration: 4 p.m. – 5 p.m. (CST, Central Standard Time)

Dinner: 5 p.m. (CST, Central Standard Time)

Meeting: Following Dinner



**Tickets: \$10.00 (Includes dinner & refreshments)**

Tickets may be purchased at any of our credit union offices beginning in February.



### Election of Officers:

Voting will be done in the following manner:

Absentee ballots on request: Deadline: February 1, 2008

Voting at each office during business hours March 24 – 28, 2008

Vote at annual meeting: March 29, 2008

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 February 12, 2008 will be eligible to vote. Nominations will not be accepted from the floor at the annual meeting.

### Scholarships

Once again Menominee County Federal Credit Union will

be awarding Three (3) \$500.00 scholarships to high school seniors to assist them in the achievement of their future educational goals. Applications and information regarding qualification requirements can be obtained at any one of our credit union offices or on our website:

[www.menomineecountyfcu.com](http://www.menomineecountyfcu.com).

The deadline for applications is Monday March 31, 2008.

### Loan Comparison

Have you recently taken out a loan from another financial institution? Do you wonder if you received the best deal? Stop in with your paperwork and we will review the information and let you know if we can reduce your rate and lower your payments.

### **Announcing: Carney Branch Office!**

We are pleased to announce the opening of our new CARNEY Branch office located at Tom's Market.

Danielle Kirschner will be overseeing the Carney branch and would like to invite all present and new members to stop in and see our newest branch office. Danielle has over 9 years of service with our credit union, most recently as the Powers office head teller. The Carney office opened for business on December 20, 2007 and will be open (3) three days a week.

**Monday 9-4:30**

**Thursday 9-5**

**Friday 9-5**



Stop by and see our newest branch office serving CARNEY and the surrounding communities.

## CEO UPDATE!

Hello! It is hard to believe that the holiday's are over and a New Year is upon us! I hope 2008 brings you health, peace and happiness.

Please mark your calendars and plan on attending our Annual Meeting on Saturday, March 29, 2008 at the Island Resort and Convention Center. Tickets will go on sale in February, so be sure to purchase yours early. We have a limited amount of tickets each year.

2007 was an exciting and very busy year for our credit union. Based on our membership survey, we implemented Saturday hours at our Powers and Menominee offices. Both offices are open from 9-12 (drive-up only).

In April, we began construction on the Powers office addition. Construction was completed in August. If you have not had a chance yet to see the new addition, please stop in, I am sure you will agree, Dave Wickstrom and his crew did an outstanding job!

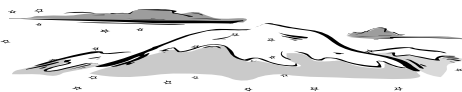
Based on requests from members in the Carney area, we opened a small branch office in Tom's market. The Carney branch is open 3 days a week (Monday, Thursday and Friday).

So, as you can see we have had a very busy and exciting year. Thank you to all of our members for your patience and understanding throughout the year.

Open Door! With management offices now located in the back of the Powers office, we still want to maintain our 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. Your suggestions and comments are always welcome.

On behalf of the board of directors and staff, I would like to extend our sincere gratitude for your support and patronage throughout 2007. Best wishes to you and your family for a prosperous and healthy New Year.

Pam Bottkol  
CEO



### MCFCU Staff

Pamela Bottkol, CEO  
Judy Terrien, COO  
Rebecca Harding, Branch Manager  
Marilyn Wencil, Senior Loan Officer  
Julie Mueller, Office Supervisor  
Danielle Kirschner, Office Supervisor  
Debbie Wells - Powers Office Supervisor  
Cindy Myers, Loan Officer  
Nicole Dahl, Loan Officer  
Connie Marsicek, Loan Processor  
Cheryl Beyer, Loan Processor  
Jennifer Humphries, Teller  
Tember Haley, Teller  
Angela Thompson, Teller  
Shelly Cappaert, Head Teller  
Loni Triest, Teller  
Beth Smith, Teller  
Amber Maahs, Teller  
Carrie Graf, Head Teller  
Kacie Hanchek, Teller  
Stephanie Turcotte, Teller  
Julie Suennen, Teller  
Nikki Powell, Teller

#### Board of Directors

Gerald Better, President  
Ron Rife, Vice President  
Clem Veese, Treasurer  
Mayme Srnka, Secretary  
Brian Forgette, Gary Thyne, Jeff Stage

#### Supervisory Committee

Shirley Charlier  
Gary Thyne

#### POWERS HOURS

Mon.-Wed.: 9:00 to 4:30  
Thursday: 9:00 to 5:00  
Friday: 9:00 to 6:00  
Saturday: 9:00 to noon

#### CARNEY HOURS

Mon.: 9:00 to 4:30  
Thursday: 9:00-5:00  
Friday: 9:00 to 5:00  
Saturday - CLOSED

#### MENOMINEE HOURS

Mon.-Wed.: 9:00 to 4:30  
Thursday: 9:00-6:00  
Friday: 9:00 to 5:00  
Saturday: 9:00 to noon

#### STEPHENSON HOURS

Mon.-Wed: 9:00 to 4:30  
Thursday: 9:00 to 6:00  
Friday: 9:00 to 5:00  
Saturday - CLOSED

Box 604, W3803 Hwy 2/41  
Powers, MI 49874  
Phone: (906) 497-5229  
Fax: (906) 497-5881

PO Box 57  
Carney, MI 49812  
Phone: (906) 639-5555  
Fax: 906-639-5556

2600 10th Street  
Menominee, MI 49858  
Phone: (906) 863-5566  
Fax: (906) 863-1131

Box 433 \* S320 Hwy 41  
Stephenson, MI 49887  
Phone: (906) 753-4746  
Fax: (906) 753-2883

Email: [menominee@mcfcu.us](mailto:menominee@mcfcu.us) or [powers@mcfcu.us](mailto:powers@mcfcu.us)  
[stephenson@mcfcu.us](mailto:stephenson@mcfcu.us)

WE'RE ON THE WEB - [www.menomineecountyfcu.com](http://www.menomineecountyfcu.com)



## GREAT NEWS!



Members purchase your Dental & Vision Insurance Plan at very affordable rates with UMFSA. No medical questions asked, everyone accepted, no waiting periods, and the insurance is provided by Delta Dental. A name well recognized by all dental offices and facilities.

UMFSA will also provide you with a 24 hour nurse hotline, vitamin discounts, prescription discounts, hearing aid discounts, and a free phone consultation on Medicaid Planning with the purchase of any Dental Plan. You can even purchase an Aetna Individual Health Insurance Policy. If you are 65 and older and would like to save money, receive a Medicare quote from a large association. Simply visit our homepage and click on the UMFSA banner with the field and pictures that change. If you have any questions you can call UMFSA at (906) 249-7665 or toll free at (888) 534-9103. Let them know you are a Menominee County Federal Credit Union Member.

Members you will receive the best benefits that are available to you by purchasing the Silver, Gold or Platinum Plan.

Representatives from UMFSA will be available on 1/10/08, 1/17/08 and 1/31/08 in the Menominee and Stephenson credit unions during regular business hours. They will be in the Powers credit union on 1/11/08, 1/18/08 and 2/1/08 during regular business hours.

Have a Happy New Year, and keep the silver out of your mouth by purchasing the Silver plan at 90 cents a day for a single.

### IRA'S

Prior year contribution deposits to a new or existing IRA must be received by: **Tuesday April 15, 2008.**

### OFFICE HOURS

### OFFICE LOCATIONS