

Menominee County Federal Credit Union

January
2012

We'll Make It Come True

Dream The Dream

You're Invited TO THE Annual Meeting!

DATE: Saturday, February 4, 2012
TIME: Registration: 4:00 p.m. (CST)
Dinner: 5:30 p.m. (CST)
Meeting: Following Dinner
PLACE: Chip-In Island Resort &
Convention Center
Harris, Michigan
TICKETS: \$15.00 (includes dinner &
refreshments)

Tickets are currently available
to purchase at all MCFCU
branch locations.

We hope to see you there!

Treasury To End Over-The-Counter Sales Of Paper U.S. Savings Bonds

EFFECTIVE JANUARY 1, 2012

In an action that will save American taxpayers approximately \$70 million over the first five years, paper savings bonds will no longer be sold at financial institutions. Savings bonds in Series EE and I will only be available for purchase through TreasuryDirect®, a secure, web-based system operated by Public Debt.

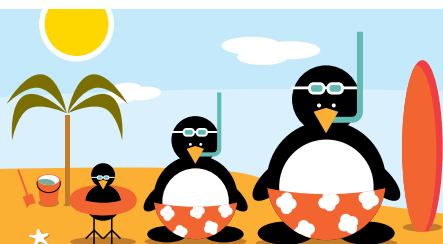
What you need to know:

- If you currently hold paper savings bonds, you can continue to redeem them here at Menominee County Federal Credit Union.
- Bonds, which have not matured, but were lost, stolen or destroyed, can be reissued in either paper or electronic form.
- Series I paper savings bonds will remain available for purchase using part or all of one's tax refund—please visit www.irs.gov for more information on this feature.

For more information about the elimination of paper savings bonds and how to enroll in TreasuryDirect, please visit www.treasurydirect.gov.

Invest in *America* Makes Filing Your Taxes Affordable

Invest in America is always finding ways to save credit union members money. Now, as a member of MCFCU, you can even save money when filing your taxes with TurboTax. Use TurboTax for step-by-step guidance when filing your taxes and enjoy 10% savings on TurboTax Online Deluxe. Visit www.lovemycreditunion.org to learn more.



Snow Birds - Reminder

The post office will not forward financial information, so if you plan to head south for the winter, please take a few minutes to set up a seasonal address here at Menominee County Federal Credit Union.

Request **Direct Deposit** Today!

Have you considered requesting direct deposit for your tax refund? Direct deposit is safe, reliable and convenient. Simply complete the direct deposit line on your tax form, and include your MCFCU account number and our routing number: **291173089**. You'll receive your refund usually in as little as 10 days!

Are you a recipient of federal benefits? Will you be applying soon?

Beginning March 1, 2013, the U.S. Department of Treasury will begin paying all federal benefits and non-tax payments electronically. All benefit recipients will need to choose to receive payments either by direct deposit or to a Direct Express® Debit MasterCard® card.

If you're a federal benefit recipient and are still receiving your payments by check, why not start receiving your money more safely and more quickly right now by signing up for direct deposit today? With direct deposit, you can receive your federal benefit payments right to your MCFCU account on time, every time. For more information or to enroll in direct deposit, please visit www.godirect.org or give us a call at your convenience.

Daylight Saving Time Reminder

Daylight Saving Time begins **Sunday, March 11 at 2:00 a.m.** Remember to set your clocks *ahead one hour* before you go to bed Saturday night.

Make Your MCFCU Checking Account Count!

As an MCFCU checking account holder, you're already saving money. Our checking account does not have a minimum balance requirement, monthly service fee or check-cashing fee.

But do you also know that you can save time by re-ordering your checks online at www.menomineecountyfcu.com? You can also save time and money by signing up for online bill pay. The service is free and it's faster than mailing out a check. Pay your bills online as you go. Or set up recurring payments, and never miss a payment again!

Put your MCFCU checking account to work for you. Just give us a call or stop by the Credit Union for more information.

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

www.menomineecountyfcu.com

Federally Insured by
NCUA



Lower Your Rate Downshift Your Auto Loan Payments with MCFCU

Drive your current auto loan payments lower with Menominee County Federal Credit Union. Our low rates keep more cash in your pocket.



Rates as low as 2.99% APR*
for up to 72 months

So why wait? Stop by any MCFCU branch office and we'll be happy to help you get started.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Fee Schedule as of 11/9/2011

Miscellaneous Fees

Money Orders/Cashiers Checks	\$2.00 per item
Duplicate Statements	\$1.00 per page
Credit Card replacement	\$5.00
Return Mail Fee	\$5.00
Dormant account fee	\$5.00/month after 12 months dorm.

Share Draft Fees

NSF (Non-sufficient funds)	\$25.00
Returned Deposits	\$5.00
Copy of Draft	\$2.00
Stop Payment	\$10.00 per item or series

ATM/Debit Card Fees

Card Replacement	\$10.00 (lost or stolen)
Excess withdrawals	\$1.00 per withdrawal in excess of 10 per month

ACH Fees

Overdraft/NSF	\$25.00
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IRA Fees

Annual Fee	\$6.00
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Please Note

We will now be charging a Return Mail Fee of \$5.00 for each piece of returned mail. In order to avoid this fee, please make sure we have your current address.