

Summer 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!"



Thank You



We are proud to report our Credit Union celebrated its 60th anniversary on June 11, 2008.

Carl Behrend, the first treasure-manager, began the credit union with an office set up in the back of his garage. Nine members submitted and signed the original request for organization. (Charles Cory, Herman Hafeman, Elmer Behrend, Carl Behrend, H. Ro Bagley, Earl Dubois, L. Edw. Berg, Robert Mattord and A. H. Lawrence.) The field of membership was limited to "all persons who live in Powers, Michigan and within a seven mile radius".

Total assets as of year end 1948 were \$439.19 with 19 members. Now, 60 years later, assets have reached \$62,500,000. with over 10,500 members and four branches covering all of Menominee County!

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

Again, thank you for your support and dedication to using the credit union for your financial services for over 60 years!

Pamela Botthol, CEO



Vacation Needs



Let Menominee County Federal Credit Union help you with all your vacation needs. Here are some of the great items that we can offer you:

Travelers Cheques

- Replaceable if stolen
- Accepted almost everywhere
- Insured
- Easy to use



ATM/Debit Cards

- Make withdrawals, deposits & purchases.
- Access your account anywhere you go
- No fee when you use your debit card to make a purchase
- Fast and Easy to use

Credit Cards

- Rates as low as 6.90%
- 25 day grace period
- Use anywhere Visa is accepted
- Fast and Easy to use



Gift Cards

- Use anywhere Visa is accepted
- Prepaid
- Easy to use

Remember to plan ahead and get your ATM/Debit and Visa cards ordered so that you have all of your vacation needs met before you go.

Traveling - If you are planning a trip in the near future and plan to use your credit union Visa or Mastercard let us know. We can add a memo to your account to protect it from suspicious activity.

MENOMINEE COUNTY FEDERAL CREDIT UNION

Scholarship Recipients



Menominee County Federal Credit Union is pleased to announce the following seniors were awarded one of three (3) \$500.00 scholarships. The recipients were: **Zakia Kaminski, David Dugree, and Andrew Nuttall.**

The purpose of Menominee County Federal Credit Union scholarships is to recognize and assist members in the achievement of their educational and citizenship potential.

Zakia Kaminski, Wallace, Michigan, graduated from Menominee High School with a 3.99 GPA. While in high school, Zakia was active in National Honor Society, Spanish Club, Tri-Y, many different sports and many community activities. Zakia plans on pursuing a career in veterinary medicine at Western Washington University.

David Dugree, Hermansville, Michigan, graduated from North Central High School with a 3.937 GPA. While in high school, David was active in the National Honor Society, Student Council, Band, Basketball, Cross Country and is also an Eagle Shout in the Boy Scouts of America. David plans on attending Michigan Technological University in the fall.

Andrew Nuttall, Stephenson, Michigan, graduated from Stephenson High School with a 3.9 GPA. Andrew was active in Cross Country, Track, Band and National Honor Society. Andrew also was very involved in many community service activities such as Volunteering at a museum and teaching golf. Andrew plans on attending Michigan State University to pursue a career in Mechanical Engineering.

Menominee County Federal Credit Union awards three scholarships each year to area high school seniors. Applications for the scholarships are available in January.



Office PC's for members

We now have computers at the Powers, Menominee and Stephenson office for members to use. You can access your account online, view our website, calculate loan payments and cd interest, and look up vehicle value. Staff will be available at each of these offices to offer training on setting up your home banking account and e-statements. Stop by and see us today!

Overdraft Protection Transfer Notices

This notice is to let members know that funds have been transferred from savings into checking in order to prevent NSF fees. Due to the postage increase we are no longer mailing overdraft protection transfer notices. To make transfers and view your account online go to:

www.menomineecountyfcu.com



Platinum Preferred VISA Card!

6.90%

Stop in and fill out an application today!



Great America Discount Tickets & Noah's Ark Discount Tickets

Are available at any of our Credit Union Offices!



MCFCU Staff

Pamela Bottkol, CEO
Judy Temen, COO
Rebecca Harding, Branch Manager
Manlyn Weicl, 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
Shelli Behrend, Teller
Tember Haley, Teller
Angela Thompson, Teller
Shelly Cappaert, Head Teller
Loni Trnest, Teller
Beth Smith, Teller
Kelley Kleikamp, Teller
Amber Maahs, Teller
Carrie Graf, Head Teller
Kacie Hanchek, Teller
Stephanie Turcotte, Teller
Julie Suennen, Teller
Nikki Powell, Teller
Tiffany Wood, Teller

Board of Directors

Gerald Betters, President
Brian Forgette, Vice President
Clem Vecser, Treasurer
Mayme Smka, Secretary
Jerry Bartnicki, Gary Thyme, Jeff Stage

Supervisory Committee

Shirley Charlier
Gary Thyme
Ron Rife



POWERS HOURS

Mon.-Wed.: 8:30 to 4:30
Thursday: 8:30 to 5:00
Friday: 8:30 to 6:00
Saturday: 8:30 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.: 8:30 to 4:30
Thursday: 8:30-6:00
Friday: 8:30 to 5:00
Saturday: 8:30 to noon

STEPHENSON HOURS

Mon.-Wed: 9:00 to 4:30
Thursday: 9:00 to 5:00
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

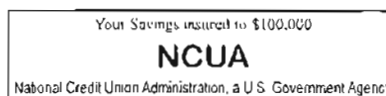
2600 10th Street
Menominee, MI 49858
Phone: (906) 863-5566
Fax: (906) 863-1131

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

OFFICE LOCATIONS

Email: menominee@mcfcu.us or powers@mcfcu.us
stephenson@mcfcu.us

WE'RE ON THE WEB - www.menomineecountyfcu.com



Crime Fighting Corner

In order to help protect our members from fraud, in each newsletter we are going to have tips and articles to help you protect yourselves from the latest scams.

Skimming is the act of copying the data in the card's magnetic strip to a duplicate card without the card owner's knowledge. It is typically committed by automatic "false-front" card readers attached to legitimate devices or criminal employees at legitimate merchants. The skimmed information is often sold for purposes of encoding counterfeit cards. This creates a decentralized pattern that may include transactions outside the U.S.

Phishing is an attempt to criminally and fraudulently acquire sensitive information, such as usernames, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication. Phishing is typically carried out by email or instant messaging. They claim that you need to "update" or "validate" your account information. The information is then used to conduct fraudulent transactions. Use the following guidelines to protect yourself:

- Be suspicious of request for information verification. No financial institution will request your password or verification of any information.
- Contact the company claiming to need your information by phone using a number not provided in the possible phishing email.
- Watch for email with suspicious grammar and incorrect spelling.
- Never click on a link from a suspicious email. If you wish to visit the company's website: Type out the URL instead of using any link contained in the suspected email.



Numerous anti-phishing sites have appeared to help consumers from suspected fraudsters. www.phishtank.com and www.antiphishing.org If you fall victim to an attack, act immediately to protect yourself and contact us immediately.



Military Families

If you or a family member has been mobilized to active duty, or are currently serving full time in any of the military branches including Reserves, you are entitled to benefits under the Soldiers' and Sailors' Relief Act. This Act entitles you to a reduced rate of 6% on all debts incurred prior to your active status. Be sure to contact any creditor that you have for this entitlement, not just the Credit Union.

Menominee County Federal Credit Union is very proud of our members in the military and thank each of you for your service to our country.

OFFICE HOURS