

Menominee County Federal Credit Union

January
2011

We'll Make It Come True

Dream The Dream

The Key To A *Great* Auto Rate Is At MCFCU



Have you considered purchasing a new vehicle but don't know where to start? Why not start here at Menominee County Federal Credit Union? We make financing your new vehicle simple and affordable with:



- Rates as low as **2.99% APR***
- Flexible terms
- Quick & easy pre-approval
- Friendly service, start to finish

When you begin the search for your new car, truck or SUV don't stress about the financing. Come see us. We'll help you choose a term that is right for you, with a low competitive rate that keeps your payments affordable. Stop by or call today to 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.



We're Here For You When You Need Us Most

When you need money, we have money to lend. That's just one of the things that make our financial relationship so perfect!

So whether you want to:

- Finance a new car
- Purchase a new house
- Send the kids to college
- Remodel your kitchen



Dream the dream, we'll help make it come true!

To get started today, just give us a call, stop by your nearest branch or visit us online at www.menomineecountyfcu.com.



You're Invited to the *Annual Meeting!*

- DATE:** Saturday, February 5th
- TIME:** Registration: 4:00 P.M. – 5:00 P.M. (CST)
Dinner: 5:30 P.M. (CST)
Meeting: Following Dinner
- PLACE:** Pullman Center
Highway 41
Menominee, Michigan
- TICKETS:** \$10.00 (includes dinner & refreshments)

We hope to see you there!



What **NOT** To Share On Social Networking Sites

Social networking is a popular way to meet new people and stay connected with your friends and family. Sharing your photos, favorite songs and details about your life on **Facebook, MySpace, Twitter** or other similar sites is fun, but there is certain personal information you should avoid sharing online:



- **Address** - You wouldn't tell a complete stranger where you live, right? So don't post your home address online for everyone to see either.
- **Place & Date of Birth** - By providing your birth year and place you were born, you are basically handing everyone the keys to your financial life.
- **Vacation Plans** - Wait until you've returned from your vacation to post fun facts and pictures about your trip. There's no better way to say, "**Rob me!**" than to post when and where you will be vacationing and how long you will be away from home.
- **Possible Passwords** - Avoid providing personal information, such as your mother's maiden name, the name of your favorite song, your pet's name or the street you grew up on. These are the kinds of details crooks watch for in order to steal or guess your passwords.



Receive Your Refund Faster with **Direct Deposit**

Are you expecting a tax refund this year? Request Direct Deposit and you'll receive your refund in as little as 10 days!

Simply fill out the Direct Deposit line on your tax form and include your credit union account number and our routing number: **291173089**. You can even split your refund into different accounts by using IRS Form 8888.

just for kids!

Paper Money vs. Plastic Cards *Do You Know The Difference?*



You've probably seen your mom or dad pay for the groceries, gas and clothes with a credit card. But have you ever wondered what the difference is between dollar bills and credit cards?

You already know how paper money works, but how does a credit card work? Here are some things you may not know about credit cards:

- Using a credit card is like borrowing money from the bank. It is money you will have to pay back.
- There is a limit on how much you can spend on a credit card.
- You will receive a monthly bill from your credit card company, and you are required to pay towards the items you purchased with your credit card.
- Interest accrues on your credit card purchases if you do not pay off your credit card balance every month
- When used wisely, credit can help you build your credit score, which is important as you get older.

Attention Youth & Teens!

Open a savings account today and start saving!

Bring in the coupon below and we will deposit the first **\$5.00** to start the account.* All you need is your social security number and a parent with a valid ID. If you already have an existing account, you will receive double stamps for your first qualifying deposit. Also, for every new account opened, your school will receive \$2.00 to a designated program of school choice.

MENOMINEE COUNTY FEDERAL CREDIT UNION

Youth & Teens Free Membership

Bring this coupon into any of our 4 offices listed below and the Credit Union will deposit the first **\$5.00*** into your new account!

Offer Expires June 1, 2011

*Account must remain open for a minimum of one year or \$5.00 deposit will be forfeited.

POWERS

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
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 • S320 Hwy 41
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