

Menominee County Federal Credit Union

July
2011

We'll Make It Come True

Dream The Dream

Taking a Vacation?

Bring Us Along!

Wherever your travel plans may take you this summer, you can keep your MCFCU accounts close at hand with our many online services. From checking your account balance to transferring funds and paying bills, Menominee County Federal Credit Union has online services that will work for you, wherever you are.

Home Banking – View your current account balance, transfer money, view account history, and much more by logging in to Home Banking from any computer with internet access.

Mobile Banking – You can even access your Home Banking account from your mobile device.

Online Bill Pay – With a few simple clicks of your mouse, you can pay virtually anyone, any time.

e-Statements – You can view your statements online, day or night, with e-Statements.

When you're at home, in town, or out of town, accessing your credit union accounts is simple, convenient, and best of all, completely free! Stop by the Credit Union or visit www.menomineecountyfcu.com for details.

Congratulations Scholarship Winners!

Menominee County Federal Credit Union is pleased to announce the following seniors, who were each awarded one of three (3) \$500.00 scholarships: **Kristi Raboin, April Yates and Emily Holmes.**

The purpose of Menominee County Federal Credit Union scholarships is to recognize and assist members in the achievement of their educational and citizenship potential. Scholarship applications are available in January to all graduating seniors.

Loans, Loans, Loans

WE HAVE MONEY TO LEND

If purchasing a new home or new vehicle is on your to-do list, be sure to stop by Menominee County Federal Credit Union for affordable financing. We have money to lend, competitive rates, and lots of different loans to choose from.

VEHICLE LOANS | MORTGAGES | VISA
HOME EQUITY LOANS | RECREATIONAL LOANS
AND MORE

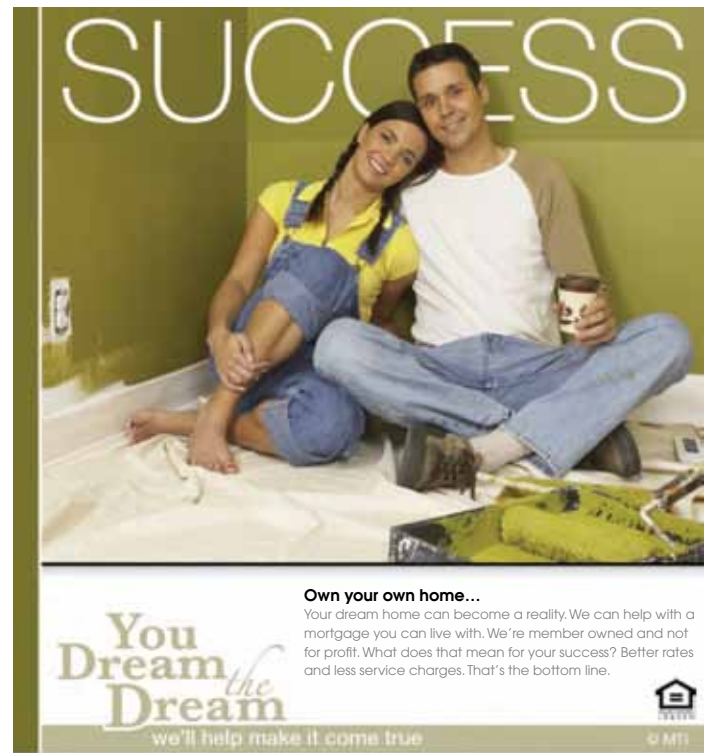
When you're ready to put your credit union membership to work and take advantage of great rates and flexible terms, stop by MCFCU to apply in person, or visit our website at www.menomineecountyfcu.com to apply securely online.

Cell Phones For Soldiers

Menominee County Federal Credit Union is honored to participate in the nationwide initiative to help U.S. service members get a free 60-minute calling card. You can help us support our troops and connect them to their loved ones by donating a used cell phone to Cell Phones for Soldiers. MCFCU members can donate used cell phones by dropping them off at any MCFCU location. Thank you for joining us in helping U.S. service members feel closer to home.

2011 Business Of The Year Award

MCFCU would like to thank Michigan Works for choosing Menominee County Federal Credit Union as the recipient of the 2011 Business of the Year Award! We would also like to thank our Board of Directors, employees and dedicated credit union members. It takes a team working together to achieve success, and MCFCU would not have been chosen for this award if not for the support and dedication of each of you. Thank you!



Changes to the Funds Availability Policy What they mean to you

In some cases, Menominee County FCU will not make all of the funds that you deposit by check available to you on the next business day after we receive your deposit.

- Funds may not be available until the second business day after the day of your deposit.
- However, the first \$200 of your deposit will be available on the first business day after the day of your deposit.
- If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.
- If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit.
- If you will need the funds from a deposit right away, you should ask us when the funds would be available.

If you have any questions or concerns, please don't hesitate to contact us. We're here to help!



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 • 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