

# Menominee County Federal Credit Union

October  
2009

Looking Forward, Reaching

Higher, Building Tomorrow, Today!

## Debit Card Reminders

Our MasterCard debit cards allow our members to travel wherever they need to go and still have access to their account. While our debit cards provide members with much needed convenience, it is important to keep in mind some of these important details:

- When you use your debit card to pay for purchases, the withdrawal of your funds from your checking account may not take place right away. In fact, the withdrawal may take up to 2-3 days, so be sure to have enough money in your checking account to cover the amount of your purchases or else you may find yourself facing an overdraft fee.
- Do not share you PIN or display it. Keeping your PIN safe will help keep your funds secure. Contact Menominee County Federal Credit Union immediately if you think your PIN or identity have been stolen.

Remember, we are always here to help you if you need us. If you have any questions about our convenient debit card, please contact the Credit Union or visit our website at [www.menomineecountyfcu.com](http://www.menomineecountyfcu.com) to apply for our debit card online.

## Mark your Calendars!

Menominee County Federal Credit Union's  
Annual Meeting will be on

**SATURDAY FEBRUARY 6TH, 2010**

At Chip-In Island Resort & Convention Center  
Harris, Michigan

Watch your January Statement for more details!



## International Credit Union Day Celebration

THURSDAY, OCT. 15 AND  
FRIDAY, OCT. 16

On International Credit Union Day, credit unions around the world take time to recognize the credit union movement and accomplishments. We'd like to celebrate with you at all 4 of our offices! We'll have refreshments available throughout the day, and you'll have the opportunity to sign up to win some great prizes from your Credit Union. We hope you'll join us!



## VISA gift cards

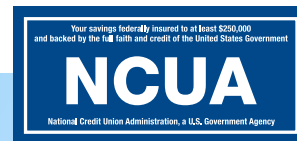
*A small gift that gets  
big smiles!*

This holiday season, purchase a gift that is sure to please – a VISA gift card from Menominee County Federal Credit Union!

With the purchasing power of a VISA credit card, your recipients will be able to use their VISA gift card to purchase the gifts they want at the stores of their choice. It's easy for them and convenient for you!

You'll be able to get all of your holiday shopping done from one location – your local Credit Union!

You can pick up your VISA gift cards from any of our offices for only \$3.00 each.



## NCUA Insurance Extension:

We have good news for savers! Your credit union funds, which are protected by the National Credit Union Administration, are now insured up to \$250,000 through 2013. Please let us know if you have any questions.

facebook

LinkedIn

twitter

## How to Stay Safe on Social Network Sites

These days, it seems that just about everyone is involved in one way or another with Facebook, Twitter, LinkedIn, or another social network website. While these sites make it convenient to keep in touch with friends, family and coworkers, it is important to keep in mind that these sites are open to the public.

Anyone can view or download information that you post to your social network's profile or account. In other words, once you put it out there, it can stay out there and be viewed by anyone.

Posted photos show a lot about you to potential employers and to other people you do not know. Don't post photos or information about yourself that you may not want the public to view.

As the popularity of online social networks increase, the threat of hackers and identity thieves trying to attain your personal information grows. Always maintain the highest levels of security to reduce this threat.

*Bill Pay Coming Soon!*

## Transfer your Current Auto Loan and Save!

If you're struggling with your current auto loan situation, come and talk to us about an easy refinance! We may be able to help you save money, and even a small reduction in your interest rate could translate into significant savings.

If you like, we can review your qualifications and determine your credit limit, interest rate and monthly payment. Our loan officers are ready to help! Call or stop by any time for friendly, personal assistance.

## Holiday Closings:

COLUMBUS DAY  
Monday, Oct. 12

THANKSGIVING  
Thursday, Nov. 26

CHRISTMAS EVE  
Thursday, Dec. 24 (Open until noon)

CHRISTMAS DAY  
Friday, Dec. 25

NEW YEARS EVE  
Thursday, Dec. 31 (Open until noon)

NEW YEARS DAY  
Friday, Jan. 1, 2010

## Volunteers Needed

*to serve on our Board of Directors*

We are accepting Nomination Petitions through November 6, 2009 for two (2) open positions. Further information on the nominating process is posted on the bulletin boards at all of our Credit Union offices.

Nominations will not be accepted from the floor at the Annual Meeting.

If you are interested in serving on our Board of Directors, please visit any of our offices to fill out a Nomination Petition or contact any one of the following Nominating Committee Members.

Rebecca Harding, Chairman 906-863-5566  
Debbie Wells 906-497-5229  
Steve Rogers 906-753-4746

### Election of Officers

**Voting will be done in the following manner:**

- Deadline to request Absentee ballots: December 6, 2009
- Vote at each office during business hours February 1 - 5, 2010
- Vote at annual meeting: February 6, 2010

*Members must be 16 or older to be eligible to vote. All members of record on December 23, 2009 will be eligible to vote. Each account has ONE (1) vote, with a member only allowed to vote ONE (1) time.*

**POWERS**  
Box 604, W3803 Hwy 2/41  
Powers, MI 49874

Office 906.497.5229  
Fax 906.497.5881

### Office 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 BRANCH**  
P.O. Box 57  
Carney, MI 49812

Office 906.639.5555  
Fax 906.639.5556

### Office Hours

Monday 9:00 to 4:30  
Thursday 9:00 to 5:00  
Friday 9:00 to 5:00  
Saturday CLOSED

**MENOMINEE BRANCH**  
2600 10th Street  
Menominee, MI 49858

Office 906.863.5566  
Fax 906.863.1131

### Office Hours

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

**STEPHENSON BRANCH**  
Box 433 \* S320 Hwy 41  
Stephenson, MI 49877

Office 906.753.4746  
Fax 906.753.2883

### Office Hours

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

