

Menominee County Federal Credit Union

October
2010

We'll Make It Come True

Dream The Dream

Magical Elves Christmas Loan Special

MCFCU elves have been working hard to provide you with affordable rates for the holidays!

4.99% APR*

\$1,200 maximum loan amount | up to 12 months

Stop by or visit us on our website at www.menomineecountyfcu.com to complete our easy application process.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. 4.99 is base rate for members that qualify. Rates and terms are subject to change.

MAGICAL ELVES DOUBLE POINTS

Use your VISA Card during the months of October, November and December and earn double points. You get twice the points for twice the rewards – just for shopping like you normally do.

and

Receive one VISA Scorecard Reward point for every \$1.00 borrowed for a NEW loan!*

*Maximum points: 10,000. New money only. Member must have or qualify for a MCFCU VISA. Excluding mortgages, home equity and Christmas Loan. Example: NEW LOAN amount \$10,000 = 10,000 Scorecard reward points.

Drive in to MCFCU for Consumer Vehicle Loans

Loan base rate as low as:

24 month term 3.49%*

36 month term 3.99%*

48 month term 4.49%*

60 month term 4.99%*



*APR = Annual Percentage Rate. Rates and terms are subject to change. See a loan officer for more details.

**LOCAL.
TRUSTED.
SERVING
YOU.™**

International Credit Union Day

Thursday, October 21st

On October 21, join us as we celebrate with credit unions around the world the credit union community-focused approach to member service.

We'd like to celebrate with you at all 4 of our offices! Join us for refreshments as we celebrate International Credit Union Day on Thursday, October 21 and Friday, October 22. You'll also have the opportunity to sign up to win some great prizes. We hope you'll join us!

New Branch Opening!

Watch for the grand opening of the new Stephenson Branch Office! The new branch, located on the corner of G-12 and US-41, includes expanded parking, a two-lane drive thru, three private offices and five teller stations. We look forward to serving you from our new office!

**Stephenson Office Hours beginning
November 1, 2010.**

LOBBY Monday – Friday: 9:00 am – 5:00 pm

DRIVE THRU Monday – Friday: 8:30 am – 5:30 pm

Saturday: 8:30 am – Noon



Nomination of Officers

The deadline for the nominations of officers for Three (3) positions on the Board of Directors is November 5, 2010. Nominations will not be accepted from the floor at the Annual Meeting. Nomination petitions are available at all of our offices and can be obtained by contacting any one of the following nominating committee members.

Rebecca Harding, Chairman **906-863-5566**
Debbie Peterson **906-497-5229**
Joan Jensen **906-753-4746**

Mark your Calendars!

Menominee County Federal Credit Union's Annual Meeting

SATURDAY FEBRUARY 5TH, 2011

At Pullman Center | Menominee, Michigan

Watch your January Statement for more details!

Election of Officers:

Voting will be done in the following manner:

- Absentee ballots on request: Deadline: December 5, 2010
- Voting at each office during business hours
January 31 – February 4, 2011
- Vote at annual meeting: February 5, 2011
- Age limit for voting will be members over 16 years of age. Each account has ONE (1) vote, with a member only allowed to vote ONE (1) time. All members of record on December 22, 2010 will be eligible to vote.
- Nominations will not be accepted from the floor at the annual meeting.

Check Hold Policy

At Menominee County Federal Credit Union, we want to protect our members and their Credit Union accounts. In order to do so, we may place a hold on funds from a check you deposit until the check has been processed and verified. This process can take up to two days for MCFCU.

Some important details to remember:

- If a hold is not placed on a check, and the funds from that check are used before the check has cleared, you would be held responsible for any fees incurred.
- By placing a hold on check funds, MCFCU is protecting you from liability for those funds in the event that the check be returned.
- If you have any questions regarding our check hold policy, please feel free to contact the Credit Union.

Debit & ATM CARD SAFETY TIPS

You may already know it is important to keep your debit card secure and your PIN confidential, but here are a few more tips to help you keep your debit card and Credit Union accounts safe:

- There are devices that can steal your card information just by swiping it. If possible, do not let your card out of your sight when using it for purchases.
- Do not use an ATM if it appears to have been tampered with or if any part of the ATM appears out of place.
- Be cautious when using your card for purchases at restaurants, retail stores, etc. Verify it is your card you are getting back, not someone else's or a duplicate.
- Cell phones have cameras that can take a picture of your card inconspicuously for reproduction. Avoid leaving your card out for people to see.
- Call the Credit Union immediately if your card is lost or stolen.

Holiday Schedule

COLUMBUS DAY

Monday, October 11 | (Closed)

THANKSGIVING DAY

Thursday, November 25 | (Closed)

CHRISTMAS EVE

Friday, December 24 | (Open 9:00 am – 12:00 pm)

CHRISTMAS DAY

Saturday, December 25 | (Closed)

NEW YEAR'S EVE

Friday, December 31 | (Open 9:00 am – 12:00 pm)

NEW YEAR'S DAY

Saturday, January 1, 2011 | (Closed)



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

Effective November
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