

# Menominee County Federal Credit Union

October  
2011

We'll Make It Come True

Dream The Dream

## Count On Us!

Menominee County Federal Credit Union understands that bad things happen to good people. If you are one of these people, we are here to help you. We realize that in these uncertain economic times bad things can happen, but you can count on us to be a fair and understanding lender. We will think outside of the box in order to help you meet your financial goals. Come and talk to us about your financial needs, even if another lender has turned you down. We will look at the whole picture and not just the black and white.

**We ARE here to help...** You dream the dream and we will make it come true.

## INTERNATIONAL CREDIT UNION DAY



CREDIT UNIONS  
**BUILD**  
A BETTER  
**WORLD**™

INTERNATIONAL CREDIT UNION DAY™  
**20 OCTOBER 2011**

Credit unions continually strive to build a better world by creating opportunities for individuals and families and strengthening communities. It is this credit union difference that Menominee County Federal Credit Union, as well as 49,000 credit unions and their 184 million members, will be celebrating on International Credit Union Day this October.

Please join us **Thursday & Friday, October 20 & 21** for refreshments and register for a chance to win a VISA Gift Card or CASH!

**We look forward to seeing you!**

# The 10 Year FINAL Mortgage!

*Personalized Help to  
Make your Dreams Come True!*

We can help you every step of the way with your new home purchase or refinance. We personally see to every detail quickly and thoroughly, and as a Menominee County Federal Credit Union member, you can count on us to help you get the mortgage that is right for you.

**Pay off your mortgage in 10 years - with NO FEES!**

Ready to pay off your mortgage once and for all? Let Menominee County Federal Credit Union's FINAL Mortgage help you do just that. This loan has:

- NO closing costs
- NO loan costs
- NO fees
- Low fixed rate of

## 3.49% APR\*

Take advantage of MCFCU's quick, no-hassle FINAL MORTGAGE. Rates won't stay this low for long, so act today!

\*APR= Annual Percentage Rate. Minimum loan amount is \$10,000. APR is subject to change without notice. Payments do not include taxes & insurance premiums. Financing available on new loans, new refinance loans, owner-occupied homes only. Borrow up to 80% of home value based on county tax assessment. Borrower is responsible for paying all fees and charges imposed by an existing lender (for example, payoff demand statement fee and/or a re-conveyance fee) as well as any prepayment penalty imposed by that lender. The borrower is responsible for payment of per diem interest and property taxes and insurance premiums (if due). Loans are subject to credit approval and other underwriting criteria. Terms and conditions subject to change without notice.

## Love Your Credit Union?

With the **Invest in America** program, you have access to valuable offers from GM, Sprint, Allied Van Lines, FTD.com, CU Benefits Express, CompleteTax, DIRECTV, Shop America and Members Auto and Homeowners Insurance.

Visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org) today!

Invest in  
**America**

Angry about getting ripped off by other credit card companies?

## Trade in Your Credit Card DEBT!

Pay us the same payment you are currently paying credit card providers and you will be out of debt completely in approximately 2.5 years!

	BALANCE	MONTHLY PAYMENT
Credit Card #1	\$4,000.00	\$160.00
Credit Card #2	\$1,600.00	\$64.00
Credit Card #3	\$3,200.00	\$128.00
Credit Card #4	\$800.00	\$32.00
<b>TOTAL</b>	<b>\$9,600.00</b>	<b>\$384.00</b>

**Note:** The above assumes 12.95% interest; a loan amount of \$9,600 with payment of \$384.00 for 30 months.

## ATTENTION Business Owners

We are pleased to announce we are teaming up with **Primax, a credit card processing company.** If you are looking to upgrade your business by accepting credit cards, or just looking for a change, contact one of our four offices to see what **Primax** can offer you.

## Go to VISA® Super Bowl XLVI

When you use your MCFCU VISA Card through December 27, 2011, you'll be automatically entered for a chance to go to Super Bowl XLVI with 10 of your friends!

For more information, please visit [www.visa.com/nfl](http://www.visa.com/nfl).

## Holiday Closings

COLUMBUS DAY | Monday, October 10  
(CLOSED FOR STAFF TRAINING)

THANKSGIVING DAY | Thursday, November 24

CHRISTMAS | Monday, December 26  
(OBSERVED)

NEW YEAR'S | Monday, January 2, 2012  
(OBSERVED)

### POWERS

P.O. 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, 54 US Hwy 41  
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

## Mark Your Calendars

Menominee County Federal Credit Union's Annual Meeting will be held on **Saturday, February 4th, 2012** at Chip-In Island Resort and Convention Center in Harris, Michigan. **Watch your January statement for more details!**

### Nomination of Officers

The deadline for the nominations of officers for two (2) positions on the Board of Directors is November 4, 2011. 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**  
**Carrie Graf | 906-753-4746**

### Election of Officers

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

- Absentee ballots on request: Deadline: December 4, 2011.
- Voting at each office during business hours January 30 - February 3, 2012.
- Vote at Annual Meeting: February 4, 2012.
- 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 21, 2011 will be eligible to vote.
- Nominations will not be accepted from the floor at the annual meeting.