

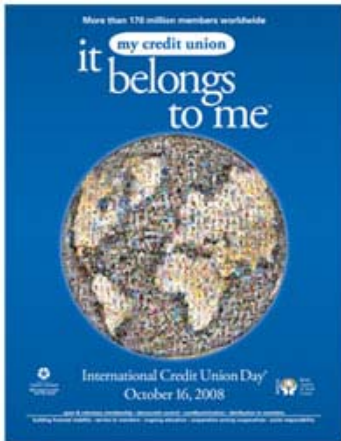
Fall Greetings

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MENOMINEE COUNTY FEDERAL CREDIT UNION

Serving all of Menominee County from four convenient locations!
"Looking Forward, Reaching Higher, Building Tomorrow, Today!"

International Credit Union Day



On Thursday, October 16, over 170 million Credit Union members worldwide will celebrate International Credit Union Day.

The Credit Union focus has always been on service to their members. For one member this service may mean refinancing a car at a lower rate. For someone else it might mean investing their funds in a high rate certificate of deposit. Credit Unions provide the services that member's request – from checking, cd's and saving accounts, to credit cards, loans and mortgages. No need is too big or too small.

Credit unions exist to serve their members, not to make a profit. Credit unions go out of their way to see the big picture, while striving to meet your financial needs.

This International Credit Union Day, we would like to thank our members for being part of the credit union difference.

*Join us for refreshments as we celebrate
International Credit Union Day on
Thursday October 16th and Friday October 17th.*

Menominee County Federal Credit Union

Annual Meeting

Saturday January 31, 2009

At

Chip-In Island Resort & Convention Center

Harris, Michigan

Registration: 4 p.m. – 5 p.m. (CST)

Dinner: 5 p.m. (CST)

Meeting: Following Dinner

Nomination of Officers

The deadline for the nominations of officers for One (1) position on the Board of Directors is October 31, 2008. Nominations will not be accepted from the floor at the Annual Meeting. Further information on the nominating process is posted on the bulletin boards at all of our credit union offices. 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, Chariman	906-863-5500
Debra Wells	906-497-5229
Julie Mueller	906-753-4746

Tickets: \$10.00 (Includes dinner & refreshments)

Tickets may be purchased at any of our credit union offices beginning in December.

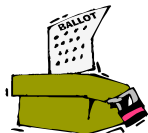
Election of Officers:

Voting will be done in the following manner:

Absentee ballots on request: Deadline: December 1, 2008

Voting at each office during business hours January 26-30, 2009

Vote at annual meeting: January 31, 2009



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 17, 2008 will be eligible to vote. Nominations will not be accepted from the floor at the annual meeting.

FRAUD CORNER!

ATTENTION ALL MEMBERS!!

ID THEFT CAN HAPPEN TO YOU!

Before discarding you should shred personal information such as receipts, insurance forms, bank and credit card statements and other offers. NEVER just throw personal information in the trash.

Together we can prevent ID theft from happening to you! As a service to our members we will be collecting and shredding all personal documents for our members: **FREE**. Drop off boxes will be available **OCTOBER 14- 18** though (Tuesday – Friday) at our Stephenson, Menominee, & Powers offices.

By working together, we can protect our good names and our identities!



Fair and Accurate Credit Transaction Act

As a ruling under the FAIR AND ACCURATE CREDIT TRANSACTION (FACT) ACT, the following notice may affect your credit reporting.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNTS TO CREDIT BUREAUS, LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.



Holiday Hours

- Columbus Day : October 13, 2008 : **CLOSED**
- Thanksgiving Day : November 27, 2008 : **CLOSED**
- Christmas Eve Day : December 24, 2008 : **9-12**
- Christmas Day : December 25, 2008 : **CLOSED**
- New Years Eve Day : December 31, 2008 : **9-3**
- New Years Day : January 1, 2009 : **CLOSED**



CEO UPDATE!

Hello! Can you believe, school is back in session.? Soon the leaves will be falling and we will be surrounded by the glorious fall season, we are sure to have in the U.P. It always seems that time flies, especially this time of year. One minute you're enjoying the colors and activities of fall, and before you know it, you're wrapping holiday gifts and ringing in the New Year.

Mark your calendars! Next year's annual meeting is on January 31, 2009. Not only will we be celebrating our 60th annual meeting, we will be honoring Gerald Betters our Board of Directors President who is retiring after over 30 years of volunteering at our credit union.

Gerald began his credit union career with Menominee County Federal credit union in 1979. He was elected to MCFCU's board of directors in January of 1979 and after serving one month was elected to the position of clerk/ secretary. Within five years he was elected to the position of Vice-President (1983) and within two years (1985) he was elected to the position of President of the board, the position he currently holds.

Throughout the span of 30 years, his exceptional leadership qualities guided our credit union through five mergers, three additional branches and numerous new products and services. He is totally focused on the needs of our members and how decisions will affect not only members, but the communities we serve.

Gerald and his wife Jill will be moving to Virginia to be closer to family. Please plan on joining us at our annual meeting on January 31, 2009 as we say good bye to a dedicated leader, outstanding volunteer and friend.

I look forward to seeing you there!



MCFCU Staff

Pamela Bottkol, CEO
 Judy Terrien, COO
 Rebecca Harding, Branch Manager
 Debbie Wells - Powers Office Supervisor
 Julie Mueller, Office Supervisor
 Danielle Kirschner, Office Supervisor
 Marilyn Wencl, Loan Officer
 Cindy Myers, Loan Officer
 Nicole Dahl, Loan Officer
 Connie Marsicek, Loan Processor
 Cheryl Beyer, Loan Processor
 SHelli Behrend, Teller
 Tember Haley, Teller
 Angela Thompson, Teller
 Shelly Cappaert, Head Teller
 Sheryl Lauscher, Teller
 Beth Smith, Teller
 Amber Maahs, Teller
 Carrie Graf, Head Teller
 Kacie Hanchek, Teller
 Christine Ihander, Teller
 Julie Suennen, Teller
 Nikki Powell, Teller
 Tiffany Wood, Teller
 Sharon Boland, Teller

Board of Directors
 Gerald Betters, President
 Brian Forgette, Vice President
 Clem Veesser, Treasurer
 Mayme Srnka, Secretary
 Jerry Bartnicki, Gary Thine, Jeff Stage

Supervisory Committee
 Shirley Charlier
 Gary Thyne

Don Rife



Pamela Bottkol, CEO

OFFICE HOURS

<u>POWERS HOURS</u>	<u>CARNEY HOURS</u>	<u>MENOMINEE HOURS</u>	<u>STEPHENSON HOURS</u>
Mon.-Wed.: 8:30 to 4:30	Mon.: 9:00 to 4:30	Mon.-Wed.: 8:30 to 4:30	Mon.-Wed: 9:00 to 4:30
Thursday: 8:30 to 5:00	Thursday: 9:00-5:00	Thursday: 8:30-6:00	Thursday: 9:00 to 5:00
Friday: 8:30 to 6:00	Friday: 9:00 to 5:00	Friday: 8:30 to 5:00	Friday: 9:00 to 5:00
Saturday: 8:30 to noon	Saturday - CLOSED	Saturday: 8:30 to noon	Saturday - CLOSED

OFFICE LOCATIONS

Box 604, W3803 Hwy 2/41 Powers, MI 49874 Phone: (906) 497-5229 Fax: (906) 497-5881	PO Box 57 Carney, MI 49812 Phone: (906) 639-5555 Fax: 906-639-5556	2600 10th Street Menominee, MI 49858 Phone: (906) 863-5566 Fax: (906) 863-1131	Box 433 * S320 Hwy 41 Stephenson, MI 49887 Phone: (906) 753-4746 Fax: (906) 753-2883
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Email: menominee@mcfcu.us or powers@mcfcu.us
stephenson@mcfcu.us

WE'RE ON THE WEB - www.menomineecountyfcu.com

