

Fall Greetings

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MENOMINEE COUNTY FEDERAL CREDIT UNION

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

International Credit Union Day "Credit Unions Making a World of Difference"

On Thursday, October 19, over 157 million Credit Union members worldwide will celebrate International Credit Union Day.

The Credit Union's 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 members request - from checking, CDs and savings 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 19th and
Friday, October 20th.



Annual Meeting March 24, 2007 Chip-Inis Island Resort & Casino

Watch for further details regarding the annual meeting in our January newsletter.

Nomination of Officers

The deadline for the nominations of officers for two (2) positions on the Board of Directors is

January 24, 2007

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, Chairman	906-863-5566
Marilyn Wencil	906-497-5229
Julie Mueller	906-753-4746

Christmas Loan Special

November 1st, 2006 - December 22nd, 2006

\$1,200.00 Maximum loan

12 month Term

6.89% APR

(for qualifying members)

Holiday Hours:

Columbus Day Monday, October 9, 2006 CLOSED	Thanksgiving Day Thursday, November 23, 2006 CLOSED
Christmas Day Monday, December 25, 2006 CLOSED	New Years Day Monday, January 1, 2007 CLOSED



Home Banking

Are you taking advantage of our home banking site?

It's easy to sign up, here's how:

Log on to our website:

www.menomineecountyfcu.com

Click on the Home Banking link

Enter your account number
and follow instructions.

Sign up for E-Statements

Here's how: www.menomineecountyfcu.com

Log on to Home Banking link from our Website

Click on E-Statements under Services

Click on standard plan and enroll!

Benefits of E-Statements & Home Banking include:

- * View account information from your personal computer.
- * Balance your account anytime of the day or night.
- * Obtain copies of checks.
- * Transfer funds from one account to another.
- * Home Banking & E-Statements are safe and secure.
- * Save your statements to your computer.
- * Print as many copies of your statements as you need.

www.menomineecountyfcu.com

MCFCU Staff

Pamela Bottkol, CEO
 Mike Valentine, Assistant CEO
 Rebecca Harding, Branch Manager
 Marilyn Wencil, Office Supervisor
 Julie Mueller, Office Supervisor
 Cindy Myers, Loan Officer
 Nicole Dahl, Loan Officer
 Danielle Kirschner, Head Teller
 Jennifer Humphries, Teller
 Missy Perry, Loan Processor-Teller
 Debbie Wells - Collector-Teller
 Connie Marsicek, Teller
 Cheryl Beyer, Teller
 Nomale Thoney, Teller
 Stephanie Turcotte, Teller
 Shelly Cappaert, Teller
 Loni Triest, Teller
 Joyce Yang, Teller
 Amber Bellmore, Teller
 Carrie Firgens, Teller

Board of Directors

Gerald Betters, President
 Ron Rife, Vice President
 Clem Veaser, Treasurer
 Mayme Srnka, Secretary
 Brian Forgette
 Gary Thyne
 Jeff Stage

Supervisory Committee

Shirley Charlier
 Gary Thyne

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.

As we look forward to the holiday season, I want to remind you that we are here to help you with all of your holiday needs. Do you need extra cash this holiday season? Once again, we are offering a Christmas loan special with a low rate that is sure to help you out. How about a VISA gift card? VISA gift cards can be used anywhere you see the VISA logo and they make a perfect gift for those hard to please people. We have them available at all offices.

Would you like the convenience of checking your accounts after hours? Sign up on our home banking site and you will have access to your accounts 24/7. You can transfer funds, balance your accounts and obtain copies of cleared checks. You can also sign up for e-statements. No more waiting for the mail to arrive with your statement!

We need your help! Please take the time to fill out the enclosed member's survey. Your opinions and suggestions are always helpful and appreciated. Is there a service or product you would like to see? Do our hours meet your needs? Do you have a comment or suggestion? We continually look for better ways to offer you the best services and products available. By filling out the survey, you help us plan our future.

Whatever your financial needs or plans are, Menominee County Federal Credit Union is there to help you with convenient services and affordable loans that will save you both time and money. We wish all of you a happy and safe upcoming holiday season. **See you on October 19th and 20th as we celebrate International Credit Union Week!**

Pam Bottkol

OFFICE HOURS

POWERS HOURS
 Mon.-Wed.: 9:00 to 4:30
 Thursday: 9:00 to 5:00
 Friday: 9:00 to 7:00
 Saturday - CLOSED

MENOMINEE HOURS
 Mon.-Wed.: 9:00 to 4:30
 Thursday: 9:00-6:00
 Friday: 9:00 to 5:00
 Saturday - CLOSED

STEPHENSON HOURS
 Mon.-Wed: 9:00 to 4:30
 Thursday: 9:00 to 6:00
 Friday: 9:00 to 5:00
 Saturday - CLOSED

OFFICE LOCATIONS

Box 604 * W3803 Hwys 41 & 2
 Powers, MI 49874
 Phone: (906) 497-5229
 Fax: (906) 497-5881

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

Email: menominee@mcfcu.us or powers@mcfcu.us
stephenson@mcfcu.us

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



Your Savings insured to \$500,000
NCUA
 National Credit Union Administration, a U.S. Government Agency



Menominee County Federal Credit Union
MEMBER SURVEY

1. Do you currently access our internet home banking site at www.menomineecountyfcu.com?
 YES NO Not at the present time, however, I may possibly in the future

2. Are you currently receiving E-Statements (available on your home banking site)?
 YES NO Not at the present time, however, I may possibly in the future

3. Do you currently have a checking account with our credit union?
 YES NO Not at the present time, however, I may possibly in the future

4. Do you currently have an ATM or debit card with MCFCU?
 YES NO

5. If the answer to question #4 is no, would you like an application mailed to you?
 YES, Please mail me an ATM/debit card application
Name:
Address:

6. Do you currently have a Menominee County Credit Union VISA card?
 YES NO

7. If the answer to question #6 is no, would you like an application mailed to you?
 YES Please mail me an ATM card application
Name:
Address:

8. Do our current hours of operation meet your needs?
 YES NO (if you checked no, what hours would better meet your needs?)

9. What services would you like to see at Menominee County Federal Credit Union, that we don't already offer?

10. COMMENTS: (Overall satisfaction, staff satisfaction, products and services) We appreciate and welcome any and all suggestions or comments.

Once completed please mail or drop off at any of our credit union offices.
Powers - Menominee - Stephenson
Or fax to 906-497-5881
Thank You !