

Marquette Community Federal Credit Union

FALL 2014
VOL. 17 ISSUE 2



2015 Annual Membership Meeting

The Members' Annual Meeting of the Marquette Community Federal Credit Union will be held March 19, 2015. More specific details of the meeting will be available as the date approaches. Chairman Thomas Meravi has appointed the following board members to serve on the nominating committee to present a slate of candidates for the board at the annual meeting:

Phil Joffe, Sue Beckstrom-Noel, and Russ Ault

There will be four board positions to fill. Any member interested in running for the board may do so by contacting

any of the nominating committee members. Members may also contact the credit union manager, who in turn will have one of the committee members contact the interested candidate. As per the credit union bylaws, interested candidates must contact a committee member by December 19, 2014. Nominations will not be accepted from the floor during the March meeting. Any questions can be directed either to the credit union manager or to any of the nominating committee members. Hope to see you there!

Christmas Club Share Accounts

It's that time of year again to think about your Christmas Club Account! October 1st - November 30th of each year, you are allowed to make as many withdrawals as needed to begin your Christmas shopping.

After November 30, 2014, only one withdrawal may be

made until October 1, 2015. A Christmas Club Share Account is a secondary savings account, in which you can deposit money into at any time, and has the same interest rate as your primary savings account. It's a great way to save money for the holiday season.

Credit Union Tip

Checks may clear your account at varying rates. Sometimes even immediately! Postdating a check does not guarantee the check will not clear your account earlier than you intended. The only

way to guarantee not to receive any overdraft fees is to verify the funds are available in your checking or primary savings account prior to writing the check.

Summer Activities

It was a successful and busy summer for the Credit Union. We held our annual Member Appreciation Picnic on August 22nd. The weather threatened rain, but thankfully the rain held until after the picnic. We served a total 800 hotdogs and brats! Along with hotdogs and brats, we also offered popcorn, chips, and lemonade. For those who participated in the candy guess game, there were 498 pieces of candy in the jar.

On August 20th, we held our annual kid's Monty Moose

Picnic. There were games, prizes, candy, pizza and a bouncy house available to our Monty Moose Club members. The kids had a blast and even got to visit with Monty Moose.

On August 25th we had the opportunity to participate at Fall Fest at Northern Michigan University. It was a great opportunity to set up a booth on campus and spread the benefits of opening a Credit Union account.

REMEMBER! ONLINE BANKING!

**Transfer Funds • Make Loan Payments • View Account Information (Balances and check clearings)
Check Copies and Verify Payroll Deposits**

FACTS

WHAT DOES MARQUETTE COMMUNITY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and account balances - assets and credit history - credit scores and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Marquette Community Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Marquette Community Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 906-228-9850 or go to www.marquettecomm.org
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Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Marquette Community Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>

Word Find

There are 15 words all of which are contained somewhere in this Newsletter. No word is less than 5 letters. All correctly completed entries dropped off at the Credit Union before November 14, 2014 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

F	D	B	V	Z	D	B	N	M	L	K	P	L	K	T	R	G	H	M	M
L	K	N	M	B	I	Q	Z	C	V	B	N	M	K	J	L	P	T	M	O
R	T	B	N	M	S	J	K	L	D	T	H	B	Q	T	C	K	L	P	N
G	B	H	J	K	C	H	R	I	S	T	M	A	S	L	M	R	T	V	T
C	F	G	H	J	O	Q	V	B	N	M	L	C	H	I	C	K	E	N	H
C	V	B	N	B	U	S	I	N	E	S	S	C	W	Q	T	J	K	M	L
X	C	G	H	J	N	N	M	C	V	K	L	O	R	T	M	L	F	G	Y
T	H	F	J	K	T	V	B	D	N	A	M	U	K	J	L	P	T	B	N
B	H	J	K	M	L	B	R	R	T	P	B	N	N	J	P	K	Y	J	K
Q	R	G	T	H	K	A	K	L	T	P	B	T	N	M	R	K	L	Y	H
F	G	H	J	K	W	L	K	Y	H	R	M	S	A	V	I	N	G	S	M
G	H	J	T	R	N	M	V	G	H	E	L	Q	B	N	M	M	N	L	R
W	Q	G	O	B	H	J	N	M	V	C	X	D	F	G	A	T	G	F	K
T	G	F	M	K	L	P	Q	C	V	I	Z	H	C	V	R	R	T	H	J
D	F	H	J	K	F	G	N	M	T	A	M	O	N	E	Y	N	M	V	G
F	G	H	J	K	L	R	T	N	M	T	C	L	M	N	J	K	L	R	T
G	U	A	R	A	N	T	E	E	B	I	M	I	W	T	G	H	K	L	H
G	H	J	K	L	T	R	N	M	V	O	K	D	L	R	T	B	V	N	M
B	H	G	N	M	K	L	F	G	B	N	Q	A	D	D	R	E	S	S	Q
B	U	R	R	I	T	O	B	N	C	G	K	Y	L	T	K	L	W	V	B

Congratulations to the Summer 2014 Word Find Winner, Chris Lantz!

1. _____
2. _____
3. _____
4. _____
5. _____
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7. _____
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14. _____
15. _____

Say Hello to the Credit Union Member Discount



If you're looking to save on your wireless bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Marquette Community Federal Credit Union, you can save up to hundreds on your wireless bill each year.

Ways you can save:

Individuals

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)

lines waived (up to \$36 in savings)

- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZZM** to claim your discount

Business

- Get a **15% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)

- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member** and use one of the Corporate ID numbers above.

Visit **LoveMyCreditUnion.org/Sprint**

- Visit your nearest Sprint store

Start saving today with the Sprint Credit Union Member Discount.

Address Changes

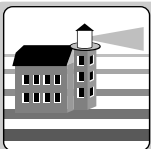
If you have moved or your address has changed, please do not forget to update your address with the Credit Union. For security reasons, financial information will not forward to your new address. In order to update your address, we need a signature. We have address change forms available at the Credit Union. If you are unable to stop in to fill out a form, a

letter with your signature will work to update your address. Keeping your contact information updated is imperative for us to communicate important information. Furthermore, keeping your address updated will prevent you from accruing any bad address fees. A \$5.00 fee is assessed monthly to accounts with incorrect addresses.

FACTS — Continued from Page 2

What we do

How does Marquette Community Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Marquette Community Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account or apply for a loan - provide employment information or apply for financing - provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>



Marquette Community
Federal Credit Union

Marquette Office

1230 W. Washington St., Marquette MI 49855 • Fax: 228-7662

Marquette Office ... 228-9850 • Harvey Branch ... 249-9680

VISA Card Information 1-800-828-3901

Credit Union Hours

Harvey Branch • 5096 US Highway 41 S., Marquette MI 49855 • Fax: 249-9670 • Branch Hours • Monday – Friday 9:00 to 6:00 • Saturday 9:00 to Noon

Lobby — Monday – Thursday – 9:00 to 5:00

Friday – 9:00 to 6:00 • Saturday – 9:00 to Noon

Drive Thru — Monday – Thursday – 8:00 to 5:30

Friday – 8:00 to 6:00 • Saturday – 9:00 to Noon

Board of Directors

Tom Meravi, Chairman of the Board

Phil Joffee, Vice Chairman
Suzanne Beckstrom, Treasurer

Connie Williams, Secretary
John Greenberg, Director

Brian Anderson, Director
Randy Girard, Director

Russ Ault, Director
Doug Anderson, Director



www.marquettecomm.org

