

Marquette Community Federal Credit Union

FALL 2012
VOL. 15 ISSUE 3



2013 Annual Member Meeting

The Members' Annual Meeting of the Marquette Community Federal Credit Union will be held March 21, 2013. More specific details of the meeting will be available as the date approaches. President Tom 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:

Russell Ault, Brian Anderson, and Randy Girard

There will be three 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 prior to 90 days before the annual meeting. This year, members will need to contact either the credit union manager or a committee member prior to December 21, 2012. 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!

Summer Activities

We were fortunate to have a sunny Member Appreciation Picnic on August 17th. The picnic was a huge success! All members were invited to stop by and enjoy free hotdogs, brats, popcorn, chips, and lemonade. We had many members stop by to enjoy their free lunch and we served over 900 hotdogs and brats. Congratulations to Al Petersen on winning the \$100.00 cash prize for the gumball contest. There were a

total of 1,694 gumballs in the jar.

Monty Moose invited all his Moose Club Members to his Monty Moose Picnic held on August 15th. The children enjoyed games, prizes, and activities, and pizza. There was even a bouncy slide to play on! Congratulations to Skylar Blackburn for winning the Monty Moose gumball contest!

Changes to ATM Surcharge Fees

Marquette Community Federal Credit Union's bi-lateral ATM surcharge free agreement with Wells Fargo Bank is expiring soon. The cost to the credit union to renew this agreement has become prohibitive. Therefore, ATM's at Wells Fargo banks will no longer be surcharge free. Cardholders will be notified as to the date this will become effective. Now for the good news...

Your credit union has decided to join a new network called Co-op services network. This network will provide you with many more surcharge free ATM's than you have available now. You will be able to locate these free ATM's by going to www.co-opnetwork.org and using the ATM locator tool. Again, cardholders will be notified when this becomes available. Your credit union continues to look for ways to cut costs and improve service.

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. |
|-------------|---|

| 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 |

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| Questions? | Call 906-228-9850 or go to www.marquettecomm.org |
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| 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? | <p>We collect your personal information, for example, when you</p> <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? | <p>Federal law gives you the right to limit only</p> <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> |

FACTS — Continued on Page 4

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 15, 2012 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

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Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills- plus waived activation and upgrade fees. It's all possible thanks to Marquette Community Federal Credit Union, Invest in America and Sprint's Credit Union Member Discount program.

Ways you can save:

- 10% off*select personal Sprint plans
- 15% off*select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and tell them you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save

- Click **LoveMyCreditUnion.org/Sprint**

- Visit your nearest Sprint store

Start saving with Sprint today!



*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

Jackie's Pick – Pumpkin Spiced Latte

Ingredients

- * 3 cups hot whole milk
- * 4 teaspoons white sugar
- * 1/2 teaspoon vanilla extract
- * 1/2 teaspoon pumpkin pie spice
- * 6 ounces double-strength brewed coffee
- * 3 tablespoons sweetened whipped cream

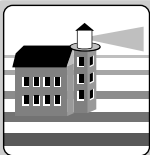
* 3 pinches pumpkin pie spice

Directions

Combine the hot milk, sugar, vanilla extract, and pumpkin pie spice in a blender; blend until frothy. Pour the mixture into 3 coffee mugs to about 2/3 full. Pour 2 ounces coffee into each mug. Garnish each mug with whipped topping and pumpkin pie spice.

FACTS — Continued from Page 2

| 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> |



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 Joffe, 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

