

Marquette Community Federal Credit Union

FALL 2015
VOL. 18 ISSUE 2



2016 Annual Membership Meeting

The Members' Annual Meeting of the Marquette Community Federal Credit Union will be held March 17, 2016. More specific details of the meeting will be available as the date approaches. Vice-Chairman Phil Joffe 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:

Russ Ault, Brian Anderson, and John Greenberg

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 candi-

dates must contact a committee member by December 18, 2015. 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!



International Credit Union Day

International Credit Union Day is on October 15, 2015. Stop by the Credit Union for a chance to win prizes. We will also be serving cake and punch to celebrate!



Summer Activities

It was another successful and busy summer for the Credit Union. With fall in the air, it is a time to reminisce all the of the summer activities that occurred this past summer. We held our annual Member Appreciation Picnic on August 21st. The weather was perfect, and we served over 700 hotdogs and brats! Along with hotdogs and brats, we also offered popcorn, chips, and lemonade. For those who participated in the gumball guess game, there were 836 gumballs in the jar. On August 19th, 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 24th we had the opportunity to participate in Fall Fest at Northern Michigan University for the third year in a row. It was a great opportunity to set up a booth on campus and spread the benefits of opening a Credit Union account to the NMU students.

Credit Union Tip

Have you ever needed to make a deposit and were unable to make it to the Credit Union within business hours? We do have a night drop available! The night drop is available in the

drive thru and envelopes are provided. Any deposits made in the night drop will be processed the morning of the following business week day.

ONLINE BANKING!

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

Mick's Pick

Stuffed Green Pepper Soup

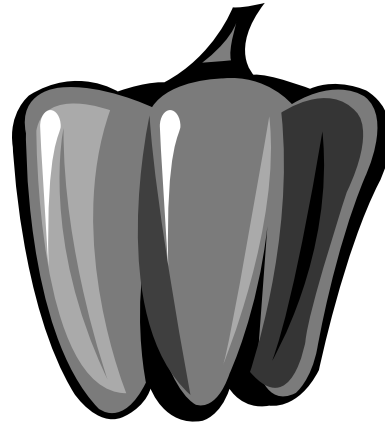
Ingredients

- 2 lbs. ground beef
- 1- 28oz can tomato sauce
- 1- 28oz can of diced tomatoes, undrained
- 2 cups cooked, long grain white rice
- 2 cups chopped green pepper
- 2 beef bouillon cubes
- 1/4 cup brown sugar

- 2 tsp. salt
- 1 tsp. pepper

Directions

Brown the meat. Add the rest of the ingredients, let simmer 40-50 minutes, until peppers are tender.



Christmas Clubs

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, 2015, only one withdrawal may be made until October 1, 2016. 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.



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.

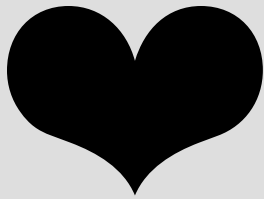
Word Find

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 13, 2015 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____



LOVE MY CREDIT UNION REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

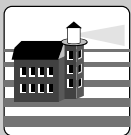
Marquette Community Federal Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

**The more offers you take advantage of, the more you save.
Start saving today at LoveMyCreditUnion.org.**



Visit co-opnetwork.org to find a list of all available Co-op Network Surcharge Free ATMs near you!



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
Connie Williams, Secretary

Suzanne Beckstrom-Noel, Treasurer
John Greenberg, Director

Brian Anderson, Director
Randy Girard, Director

Russ Ault, Director
Erik Booth, Director



www.marquettecomm.org

