

# Marquette Community Federal Credit Union

FALL 2010  
VOL. 13 ISSUE 2

# News

## Member Appreciation Picnic

This year we were proud to have our member appreciation picnic held at both our Harvey office on August 19th as well as our Marquette office on August 20th. All Credit Union members were invited to join us and enjoy free hotdogs, brats, chips, popcorn, and lemonade. Our first member picnic at our Harvey office was a success, with a total of 325 hotdogs consumed. Despite the rain, we had a great turnout at our Marquette office picnic as well with 650 brats and hotdogs consumed—that's a total of 975 hotdogs and brats! For those who guessed the number of gumballs in the jar for a chance to win \$100.00, there were a total of 1732 gumballs. Congratulations to our winner. We would like to give a special thank you to our board members who volunteered their time to help us out.

## Monty Moose Club

All children who are eligible for Credit union membership are invited to join the Monty Moose Club. It's a special savings club for kids up to 10 years old. It's a club kids really enjoy.

As a member of the Monty Moose Club, they will receive Moose Bucks for every deposit of \$5.00 or more, depending on the amount of the deposit. Once they have collected enough Moose Bucks, they can come to the Marquette office and make purchases at the Monty Moose Store for fun toys and games.

## Monty Moose Picnic

Monty Moose invited all his Monty Moose Club members to his annual Monty Moose Picnic, which took place on August 18th at our Marquette office. Monty Moose's special guests got to play games, color, eat pizza, and hop on the moon walk! Best of all, Monty Moose himself made an appearance to visit his guests. A great time was had by all.

## Dormant Accounts

Starting October 1, 2010, all accounts that have not been active for 2 years or more and have a balance of less than \$500.00, will have a monthly \$5.00 dormant account fee assessed to their account until the account is either closed or active again. All that is required to make an account active again is to conduct any sort of transaction on the account.

## BENEFITS OF YOUR SHARE DRAFT ACCOUNT

- No minimum balance required.
- Detailed Records - Monthly statements and draft copies provide an easy way to keep up with expenses.
- Proof of Payment - Photo copies can be obtained if needed.
- Convenience - Drafts allow payment by mail rather than in person, your payroll deduction can go directly to your draft account, no more standing in line.
- Free Online Banking - You can view your current balance, review your account history, and conduct transfers.
- Free check copies available through Online Banking.
- Free E-Statements - You can view your available monthly statements at anytime.
- Free Bill Pay - You can pay your bills electronically online.
- Credit Reference - When you use and properly maintain a draft account, your Credit Union becomes one of your best credit references.
- Stop Payments - May be ordered if the draft has not yet cleared.
- Tax Records - Copies are helpful references when preparing tax returns.
- Convenient access with a VISA Cash and Check Card!

# Credit Union Services

Just a reminder of all of the services that your CU has to offer.

## Accounts

Savings	Christmas Clubs
Checking	Certificate of Deposits
Money Market Account	IRA's
Vacation Accounts	

## Loans

<b>Mortgage Loans</b>	<b>Overdraft Protection Loans</b>
<b>Home Equity Loans</b>	<b>Signature Loans</b>
<b>Car Loans</b>	<b>Visa Credit Cards</b>
<b>Boat-Snowmobile-ATV Loans</b>	<b>Consumer Loans</b>

## Services

<b>Instant Cash and Check Debit Card</b>	<b>Prepaid VISA TravelMoney</b>
<b>Online Banking</b>	<b>Travelers Checks</b>
<b>Money Orders</b>	<b>VISA Gift Cards</b>
<b>Cashiers Checks</b>	<b>Savings Bonds</b>
<b>Payroll Deduction</b>	<b>Utility Payments</b>
<b>Direct Deposit</b>	<b>Bill Pay</b>
	<b>E-Statements</b>

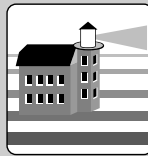
Why drive all over town?  
Make these payments with us!

Charter Communications • MBLP • Marquette Township

As you can see there are many services available to our members. If you are not using all of these services, stop by and check us out for all of your financial needs.

## FREE CHECKING

Your Credit Union offers free checking with no gimmicks or hassles. There are no minimum balances, there are no monthly service fees, and there are no fees for writing checks.



## Marquette Community

Federal Credit Union

**Marquette Office ... 228-9850**

**Harvey Branch ... 249-9680**

VISA Card Information ..... 1-800-828-3901

### Marquette Office

**1230 W. Washington St., Marquette MI 49855**

Fax: 228-7662

### Credit Union Hours

<b>Lobby</b>	<b>Drive Thru</b>
<b>Monday – Thursday</b>	<b>Monday – Wednesday</b>
9:00 to 5:00	8:00 to 5:30
<b>Friday</b>	<b>Thursday &amp; Friday</b>
9:00 to 6:00	8:00 to 6:00
<b>Saturday</b>	<b>Saturday</b>
9:00 to Noon	9:00 to Noon

### Harvey Branch

**5096 US Highway 41 S., Marquette MI 49855**

Fax: 249-9670

### Branch Hours

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

## Board of Directors

Tom Meravi, Chairman of the Board

Phil Joffe, Vice Chairman	Brian Anderson, Director
Suzanne Beckstrom, Treasurer	Randy Girard, Director
Connie Williams, Secretary	Russ Ault, Director
Erik Booth, Director	Doug Anderson, Director

## REMEMBER! ONLINE BANKING!

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

[www.marquettecomm.org](http://www.marquettecomm.org)



## Website

Earlier this year we updated our website. Check out our new website at [www.marquettecomm.org](http://www.marquettecomm.org) and experience the many benefits we have to offer online, such as Online Banking, Bill Pay, E-Statements, up-to-date Credit Union news, loan applications, current rates, and much more!

# 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 October 30, 2010 will be put into a drawing for a \$50.00 US Savings Bond. Please put your name and phone number on the form.

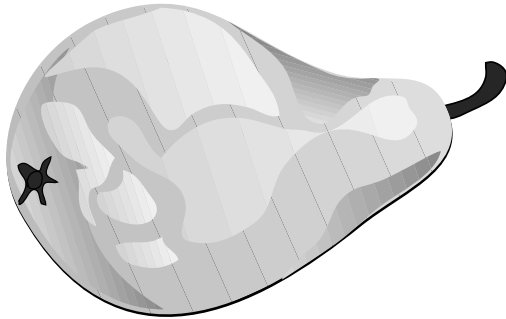
Name \_\_\_\_\_ Phone \_\_\_\_\_

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## Mick's Pick — Perfect Pear Crisp

1 lemon  
1/2 cup granulated sugar, divided  
1/3 cup plus 2 Tbsp. flour, divided  
1 tsp. ground cinnamon, divided  
8 fresh pears (2 1/2 lb.), peeled, cut into 1-inch chunks  
1/4 cup packed brown sugar  
1/3 cup cold butter, cut up  
1/2 cup sliced almonds  
1 cup thawed Cool Whip whipped topping



Heat oven to 375°F.

Grate enough lemon peel to measure 1/2 tsp. zest. Squeeze enough juice to measure 4 1/2 tsp. Mix 1/4 cup granulated sugar, 2 Tbsp. flour and 1/2 tsp. cinnamon in large bowl. Add pears, lemon zest and juice; toss until pears are coated. Spoon into a 2-qt. casserole dish.

Mix brown sugar and remaining granulated sugar, flour and cinnamon in medium bowl. Cut in butter with pastry blender or 2 knives until mixture forms coarse crumbs. Stir in nuts; sprinkle over pears.

Bake 40 to 45 min. or until topping is golden brown and pears are hot and bubbly. Serve topped with Cool Whip.

## International Credit Union Week

October 18th-October 23rd is International Credit Union Week. Come join us at our Marquette office or our

Harvey office October 21st and 22nd to enjoy refreshments and sign up for prizes!

## 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, 2010, only one withdrawal may be made until October 1, 2011. A Christmas Club 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.

## Avoid Overdraft Fees

Gone are the days when it took a least a week for a check to clear an account. Nowadays, checks may clear your account at a much quicker rate, depending on the business. Sometimes a check may clear immediately or even the next day. Checks no longer clear an account once a day; they may clear anytime throughout the day. 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 a check.