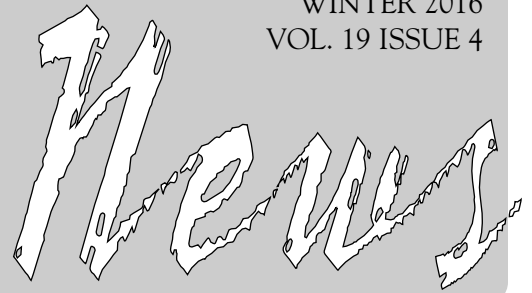


Marquette Community Federal Credit Union

WINTER 2016
VOL. 19 ISSUE 4



OFFICIAL ANNUAL MEMBERSHIP MEETING NOTICE

Notice is hereby given that the Members' Annual Meeting of Marquette Community Federal Credit Union will be held at the Great Lakes Rooms of Northern Michigan University, University Center, Marquette, MI 49855 on Thursday, March 16th, 2017 at 7:00 pm for the purpose of electing directors of the Credit Union and transacting other such business as may properly come before the meeting. Members of the credit union are urged to attend. The officers will report on the activities of your Credit Union for the past year, including reviews of financial results and audits.

The bylaws authorize a nine member Board of Directors to be responsible for the control and operation of your Credit Union. A full board term is three years. Position openings alternate so that no more than three regular terms end in any year. This provides continuity of the board.

Chairman Thomas Meravi appointed the following to serve on the nominating committee: Erik Booth, John

Greenberg and Sue Noel. The committee submits the following slate of nominees for the three open three year positions:

Tom Meravi, Randy Girard, Russ Ault

Nominations will not be accepted from the floor during the meeting. Any member interested in running for the board may submit a written petition indicating the name of the person to be nominated. This petition must be signed by twenty members of this credit union and accompanied by a letter from the person to be nominated indicating his or her willingness to serve if elected. Each nominee by petition must submit a statement of qualifications and biographical data with the petition. All such nominations must be completed and received by the Board Secretary, Connie Williams, by February 3, 2017. No names may be placed in nomination for any vacancy for which elections are being held except as provided above or by the nominating committee.

Coming Soon-Overdraft Privilege

The Credit Union is pleased to announce that overdraft privilege is coming in the first quarter of 2017. Overdraft privilege allows you to overdraw your account up to the disclosed limit for an Overdraft (Paid NSF) fee. Standard cover-

age will include checks, ACH (Automatic debits) recurring debit card transactions, online bill pay items, and teller transactions. You will also be able to choose Extended Coverage, which includes ATM and debit card transactions.

HAPPY NEW YEAR!

2017 Holiday Schedule

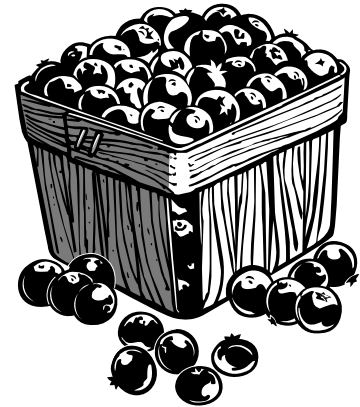
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|-----------------|----------------|-------------------|--------------|
| January 2, 2017 | New Year's Day | September 4, 2017 | Labor Day |
| May 30, 2017 | Memorial Day | November 23, 2017 | Thanksgiving |
| July 4, 2017 | Fourth of July | December 25, 2017 | Christmas |

LOANS!

Need a fast loan? Stop in and apply for our loan special. \$3500.00 for 3 years at 5.9%.

Mick's Pick

Buttermilk-Blueberry Breakfast Cake



Ingredients

- 1/2 cup unsalted butter, room temperature
- 2 tsp. lemon zest or more — zest from 1 large lemon
- 7/8 cup* + 1 tablespoon sugar for sprinkling
- 1 egg, room temperature
- 1 tsp. vanilla
- 2 cups flour (set aside 1/4 cup of this to toss with the blueberries)
- 2 tsp. baking powder
- 1 tsp. kosher salt
- 2 cups fresh blueberries
- 1/2 cup buttermilk**
- 7/8 cup = 3/4 cup + 2 tablespoons
- To make homemade buttermilk, place 1 tablespoon of vinegar or lemon juice in a liquid measuring cup. Fill cup with milk until it reaches the 1-cup line. Let stand for five minutes. Use only 1/2 cup of the prepared mixture for the recipe.

Instructions

1. Preheat the oven to 350°F. Cream butter with lemon zest and 7/8 cup of the sugar until light and fluffy.
2. Add the egg and vanilla and beat until combined. Meanwhile, toss the blueberries with 1/4 cup of flour, then whisk together the remaining flour, baking powder and salt.
3. Add the flour mixture to the batter a little at a time, alternating with the buttermilk. Fold in the blueberries.
4. Grease a 9-inch square baking pan (or something similar) with butter or coat with non-stick spray. Spread batter into pan. Sprinkle batter with remaining tablespoon of sugar. Bake for 35 to 45 minutes. Check with a toothpick for doneness. If necessary, return pan to oven for a couple of more minutes. (Note: Baking for as long as 10 minutes more might be necessary.) Let cool at least 15 minutes before serving.

Employee Spotlight



Sabrina Daniels

Sabrina has worked at the Credit Union for 4 years. She enjoys summer weather and yard work. She especially loves early fall. Sabrina is currently going to NMU for accounting and plans to travel in her retirement.

Micki has been employed at the Credit Union for 30 years. She has been here the longest. In her spare time she likes to bake, garden and spend time with her family.

Dana Edwards is a lifelong resident of Marquette. She



Micki Truscott

started as a part time teller at MCFCU in 2008 and is now the fulltime Harvey Branch Teller Supervisor. When she is not working at work, Dana is a fulltime Mom to her three children and can be found at a local hockey rink or at a dance class. Dana prefers the summer months over the long winter months. To stay busy during the winter months Dana loves watching Red Wing Hockey, cooking and baking, and is known to have her play list at home full of songs by Pearl Jam, her favorite band.



Dana Edwards

New Fees

In reviewing the Credit Unions fees, the following fees will be changing on January 1, 2017. The Credit Union has not done a fee increase since 2006 and has carefully considered these increases.

Fee Schedule

Effective 1/1/2017

Checking Account Fees

Share Draft Printing Prices may vary

NSF (Item Paid) \$25.00/Item
 NSF (Item Returned) \$25.00/Item
 Item Paid ODP \$25.00/Item
 Stop Payment \$15.00/Request

EFT Fees

ACH Overdraft \$25.00/Item
 ATM Card Replacement \$10.00

Other Service Fees

Account Activity Printout \$1.00
 Account Closure \$5.00
if account is closed within 180 days
 Account Reconciliation \$15.00 per hour
 Account Research \$15.00 per hour
 Cashier's Check \$3.00 if under \$1,000.00

Deposited Item Return \$5.00
 Dormant Account Fee \$5.00/
 Month and account balance less than 250.00.
 Accts not used in 1 year.

Money Order \$2.00/Money Order
 Statement Copy \$1.00 per month
 Wire Transfer(outgoing) \$19.00/Transfer
 ATM, Visa Card Replacement \$10.00
 Visa Gift Card \$3.00
 Visa Travel Card \$5.00/
 Card-Reloadable

Visa Travel Card \$7.00/Chip
 Incorrect Address \$5.00/Month
 Check Cashing Fee \$5.00/
Check unless aggregate savings balance of \$250.00 or a loan
 Copy of Check \$2.00
 Loan Coupon Book Fee \$10.00/Book
 Garnishments/Levies \$25.00/Occurrence
 Escheat Processing Fee \$50.00/Account
 Paper Statement \$3.00-
for all accounts opened after 1/1/2017

Rolled Coin(1st roll free) \$.15 per roll
 Loose Coin (member) 5%
on amounts over \$100.00
 Loose Coin(non member) 15%

New Name, Address, Phone Number or Email

There are times when it is absolutely vital we be able to reach you. Please keep us posted on changes in your life by updating your information with us. E-mails may be

updated in Online Banking, but any other changes must be done at the Credit Union.

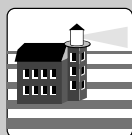
Clip and fill out your name for a chance to win \$25.00! (Drawing will be held 02/15/17)

Name _____

Address _____

Phone _____

Clip and Drop off at the Credit Union by February 15, 2017!



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

Jake Greer, Treasurer
 Connie Williams, Secretary

Sue Noel, Vice Chairman
 John Greenberg, Director

Brian Anderson, Director
 Randy Girard, Director

Russ Ault, Director
 Erik Booth, Director



www.marquettecomm.org

