

Marquette Community Federal Credit Union



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 20th, 2014 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: Doug Anderson, Sue

Beckstrom-Noel and John Greenberg. The committee submits the following slate of nominees for the three open positions:

Russ Ault, Randy Girard, and Tom Meravi

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 8, 2014. 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.

Traveling Tips and Information

- 1.) If you plan to use your Visa Debit, ATM, and/or Credit Card while traveling, please contact your credit union. We will notify you of any restrictions and will keep note of your travel plans. Visa works hard to prevent fraudulent activity, in doing so they may block your card for unusual activity. Notifying your credit union of your travel plans will help prevent your card from being blocked unnecessarily while you are on vacation. Also, providing a phone number to contact you while traveling will also allow us to notify you of any suspicious activity not related to your travel plans.
- 2.) With your Credit Union Visa Debit Card, you can withdraw cash from ATMs surcharge free at participating ATMs nationwide! Visit co-opnetwork.org to search for participating ATMs near your travel destination and save! The link is also available on our homepage, www.marquettcomm.org.
- 3.) Download our mobile app to your mobile device and

you can manage your account anytime and anywhere. A perfect way to keep track of your account while traveling! You can find the app available in the Google Play or iTunes stores. The links to download the mobile app are also available on our website.

- 4.) We offer a prepaid Visa TravelMoney card. It's a reloadable debit card that is accepted worldwide at Visa locations and ATMs. It's safe, secure, and may be cancelled if lost or stolen.
- 5.) If your Visa Debit or Visa Credit Cards are lost or stolen during non-business hours, there is no need to wait for business hours to get your card cancelled. Please call the following numbers to get the cards cancelled immediately:

-For Visa Debit Cards: 1-800-523-4175

-For Visa Credit Cards: 1-800-991-4961

These phone numbers are also available on our website.

REMEMBER! ONLINE BANKING!

Transfer Funds • Make Loan Payments • View Account Information (Balances and check clearings)

Check Copies and Verify Payroll Deposits

Mick's Pick – Peachy Pork Picante

Ingredients

- 1 pound boneless pork loin, cut into 3/4-inch cubes
- 1 - 2 tablespoons taco seasoning
- 2 teaspoons vegetable oil
- 1 8-oz jar salsa, chunky style
- 1/3 cup peach preserves

Cooking Directions

Coat pork cubes with taco seasoning. Heat oil in large nonstick skillet over medium-high heat; add pork and cook to brown, stirring occasionally. Add salsa and preserves to pan, lower heat, cover and simmer for 15-20 minutes. Serve over rice, if desired.

Save up to \$15 on TurboTax®

This year, accomplish something you never thought possible - do your own taxes. With TurboTax, you can be confident they'll be done right. Plus, Marquette Community Federal Credit Union Members save up to \$15 on TurboTax federal products.

- No tax knowledge needed. TurboTax translates taxes into simple questions about your life, and puts your information in the right places for you.

TurboTax Disclaimer:

1 TurboTax Triple My Refund Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/27/14. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: We will triple the amount of your refund or payment to/from the IRS on

- Double checks as you go. TurboTax coaches you every step of the way and automatically double checks your return for errors.
- You're never alone. If you have questions, TurboTax has answers and is ready to help.

As always, with TurboTax you're guaranteed to get your maximum refund - or your money back.¹ Get started with TurboTax today and save!

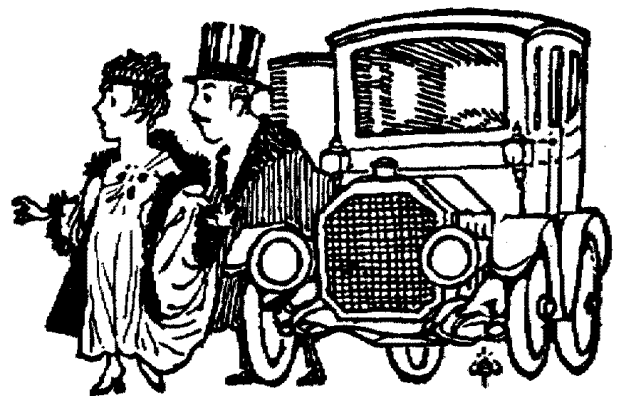
your 2013 federal tax return up to a maximum of a \$10,000 payout. Winner will receive a minimum of \$3,000 if their refund or payment is less than \$1,000 and a maximum of \$10,000 if their refund or payment is greater than \$3,334. Prize awarded in the form of a check. Retail Value (RV) up to a maximum of \$10,000. Three (3) First Prizes: A check for \$2,500. Retail value, \$2,500 each. Twelve (12) Second Prizes: A check for \$500. Retail value, \$500 each. Maximum retail value of all prizes is \$23,500. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129.

Discover Affordable Worry-free Driving with Credit Union Auto Club

Marquette Community Federal Credit Union now offers Credit Union Auto Club, a roadside assistance program created exclusively for credit union members and provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, Credit Union Auto Club is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Speak to a Marquette Community Federal Credit Union member representative or visit LoveMyCreditUnion.org to learn more.



Download our Mobile Banking App and manage your account anywhere and at any time!
Links to download are available on our website, www.marquettecomm.org.

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 February 15, 2014 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

Y	T	R	W	Q	I	M	N	C	G	H	J	K	L	P	U	Y	R	W	V
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Credit Union Tip

Reviewing your credit report helps you catch signs of identity theft early. Federal law allows you to get a free credit report every 12 months with each credit reporting compa-

ny. At www.annualcreditreport.com you can pull your free report from three nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion.

Beware of Scams

There are several check scams out there that could really hurt you financially. You are responsible for any checks that you cash or deposit. Therefore, cashing fraudulent checks could cost you thousands of dollars. Knowing what to look for will help you from becoming victim of a potential scam.

Basically, anytime you receive a check from an unfamiliar source and they ask you to cash that check and return all or part of the funds back to them, it is a red flag. There is no legitimate reason why anyone would give you a check or money order and ask you to return or wire money anywhere in return.

Common examples of check scams:

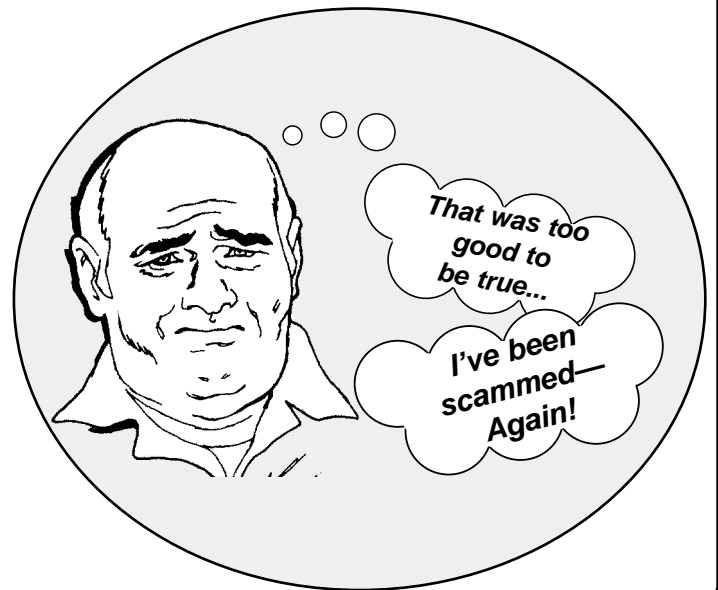
-Receiving an overpayment for an item sold online and the purchaser claims it was a "mistake" and they ask you to keep the correct amount and return the overpayment back to them.

-Meeting a friend or special someone online and they ask you to cash their checks for them.

-Getting a notification or check sent to you saying you won a foreign lottery or sweepstakes.

If you receive a check like that, do not cash it. Don't take responsibility for a scammer. You may contact your

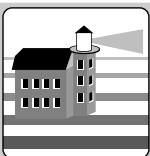
credit union with any questions on checks. We work hard to prevent scams from occurring with check policies and notifying our members. With your help, we can limit scams from happening.



Online Banking for your Credit Card

With eZCardInfo.com, you can manage your card account 24/7! It's an easy way to keep track of your balance, pay your

bill, and view your statement. The link is available on our website under Visa Services.



**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

Connie Williams, Secretary

Brian Anderson, Director

Russ Ault, Director

Suzanne Beckstrom-Noel, Treasurer

John Greenberg, Director

Randy Girard, Director

Doug Anderson, Director



www.marquettecomm.org

