

Verify Your Credit Union Membership to Keep Saving with Sprint

Marquette Community Federal Credit Union is pleased to offer monthly wireless discounts to our members with the Sprint Credit Union Member Discount. If you're already enjoying the savings from this Invest in America program, we want to make sure you continue to do so. Periodically, Sprint needs participants to verify eligibility so they can receive the discount and waived activation fees. If you're planning on signing up for the Sprint Credit Union Member Discount, you'll need to verify eligibility as well.

New Sprint Customers: You need to verify membership within 30 days of activation.

Current Sprint Customers: You need to provide proof of discount eligibility (credit union membership) when you upgrade your device if it has been 20 or more months since you last validated.

Members can now verify credit union membership using the free Invest in America app with its simple and secure verification process. And it takes just a few minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers credit union members.

The Invest in America app is available in the Apple App Store and Google Play - just search for "Invest in America." This app

also lists all other Invest in America discounts.

Please take the time to download the free app, try it for yourself and see just how simple it is to use it so you can keep saving with the Sprint Credit Union Member Discount. If you'd rather fill out the verification form and fax it in, you can find the form here at LoveMyCreditUnion.org/Sprint.

Learn more about the Sprint Credit Union Member Discount at LoveMyCreditUnion.org/IIA-Application.

Mick's Pick – Easy Cold-Brewed Coffee

For the coffee:

- 4 1/2 ounces coarsely ground coffee (about 1 3/4 cups)
- 3 1/2 cups cold water

For serving:

- Milk, half-and-half, or water
- Simple Syrup
- Ice

INSTRUCTIONS

For the coffee:

1. Place the coffee grounds in a 2-quart pitcher, add the water, and stir to combine. Cover with plastic wrap and let steep at room temperature for at least 12 hours and up to 1 day.

2. Line a fine-mesh strainer with a standard coffee filter and fit it

over a medium bowl. Working in batches, slowly pour the coffee into the filter until all of the liquid has passed through the strainer (the coffee will pass through in a slow stream; don't force it through); stop when you reach the solids at the bottom of the pitcher (don't pour them in). Discard the grounds and the contents of the strainer.

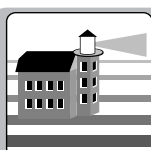
3. Wash and dry the pitcher. Transfer the strained coffee into the pitcher. Cover and refrigerate until completely chilled, at least 2 hours or up to 5 days.

For serving:

1. For each cup of iced coffee, dilute the concentrate with an equal portion of milk, half-and-half, or water. Sweeten with simple syrup if desired and top with ice.

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

Connie Williams, Secretary

Brian Anderson, Director

Russ Ault, Director

Suzanne Beckstrom, Treasurer

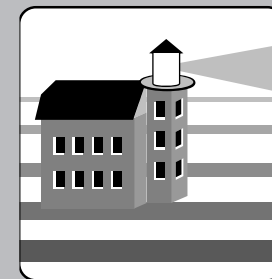
John Greenberg, Director

Randy Girard, Director

Doug Anderson, Director



www.marquettecomm.org



FALL 2013
VOL. 16 ISSUE 2

Marquette Community News

Federal Credit Union

2014 Annual Membership Meeting

The Members' Annual Meeting of the Marquette Community Federal Credit Union will be held March 20, 2014. 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:

Doug Anderson, Sue Beckstrom-Noel, 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 candidates must contact a committee member by December 20, 2013. 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!

Introducing the New Mobile App!

The mobile app lets you access and manage your account with a touch of your finger! You can pay your bills, view your transactions, and transfer funds anywhere and at any time with your mobile device!

App Requirements:

• The App is free to our members!

• Apple iPhone® with iOS 5.0 or above or Android™ 2.1 or above

• Enrolled in online banking

App Features:

- View your balance
- View your Transactions
- Transfer your funds
- Set up Payment Alerts
- Set up Balance Alerts
- Pay your bills and more!

Visit our website, www.marquettecomm.org, for more information.

Summer Happenings

Fall is in the air and summer has come to a close. It was a successful and busy summer for the Credit Union. We held our annual Member Appreciation Picnic on August 23rd. The weather was sunny and warm and we served a total 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 1,410 gumballs in the jar.

On August 21st, 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 19th we had the opportunity to participate in our first Fall Fest at Northern Michigan University. It was a great opportunity to set up a booth on campus and spread the benefits of opening a Credit Union account.

On August 1st and 2nd, we were excited to launch the new mobile app. In celebration, we held a beach themed party in the lobby to promote the app. For more information on the new mobile app, please visit our website, www.marquettecomm.org.

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.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:
 - Social Security number and account balances
 - assets and credit history
 - credit scores and payment history

 When you are *no longer* our customer, we continue to share your information as described in this notice.

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

Questions? Call 906-228-9850 or go to www.marquettecomm.org

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?	We collect your personal information, for example, when you - open an account or apply for a loan - provide employment information or apply for financing - provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - 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 State law and individual companies may give you additional rights to limit sharing.

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, 2013 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

S	H	A	R	I	N	G	V	B	Z	X	P	M	Q	W	B	H	G	M	N
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