

Marquette Community Federal Credit Union

SPRING 2013
VOL. 16 ISSUE 1



Co-op Network Surcharge Free ATMs Now Available

Did you know that you now have access to surcharge free ATMs nation-wide? The Co-op Network has nearly 30,000 surcharge free ATMs nation-wide and can be found at many Credit Unions and select retail locations. Whether you're traveling or moved out of town, you may search to find surcharge free ATMs near you by visiting co-opnetwork.org.

The co-opnetwork.org website even offers other search methods, such as a co-op ATM Network Locator for your GPS and an ATM Network Locator App for the iPhone or Android!

Locally, you may use the ATM at both of our locations, all U.P. Catholic Credit Union locations, and all SIR Credit Union locations to take advantage of the surcharge free benefits.

ANNUAL MEETING

On March 21, 2013, our 61st annual meeting was held in the Great Lakes Rooms at Northern Michigan University, with nearly 130 members attending. The annual meeting is an opportunity to elect open positions on the board through the nominating committee, review the Credit Union's financial statement, and answer any questions. Attending members received

door prizes, enjoyed hors d'oeuvres, and participated in a raffle to win prizes such as gift cards, an air purifier, a Kindle Fire and more!

Congratulations to our returning board members: Phillip Joffe, Sue Beckstrom, Noel and Doug Anderson. Thank you for your dedication! We look forward to your continued service.

Superior Senior Trip

We are excited to announce that we are planning another Superior Senior trip this summer! On Wednesday, July 17, 2013 we are going to Mackinac Island for the day! It will be an all day trip. Our tentative plan is to leave at 7am and return back to Marquette around 8:30pm. All Superior

Seniors are invited to participate, and we are now accepting reservations for the 44 seats available. Please see Amy, Jackie, or Heather to sign up. Respond quickly, as the seats fill up fast! Full details will be released on a later date.

2013 IRA Contribution Changes

The contribution limits have been increased for the year 2013. If you are under the age of 50, you may contribute up

to \$5,500 to your IRA. If you are 50 years or older, you may contribute up to \$6500 to your IRA.

REMEMBER! ONLINE BANKING!

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

Mick's Pick – Almond Poppy Seed Bread

Ingredients:

- 2-1/4 cups sugar
- 1 cup plus 2 tablespoons canola oil
- 3 eggs
- 3 tablespoons poppy seeds
- 1-1/2 teaspoons lemon juice
- 1-1/2 teaspoons almond extract
- 1-1/2 teaspoons vanilla extract
- 3 cups all-purpose flour
- 1-1/2 teaspoons baking powder
- 1 teaspoon salt
- 1-1/2 cups 2% milk

GLAZE:

- 3/4 cup confectioners' sugar

- 1/4 cup orange juice
- 1 teaspoon vanilla extract
- 1/2 teaspoon almond extract

Directions

- In a large bowl, combine the sugar, oil, eggs, poppy seeds, lemon juice and extracts; beat until well blended. Combine the flour, baking powder and salt; add to sugar mixture alternately with milk, beating just until moistened.
- Pour into two greased 8-in. x 4-in. loaf pans. Bake at 350° for 55-60 minutes or until a toothpick inserted near the center comes out clean.
- Combine glaze ingredients until smooth; drizzle over warm loaves. Cool 10 minutes before removing the pans to wire racks. Yield: 2 loaves (16 slices each)

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 can 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 were last validated.

The verification process is easy and only takes few minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers. There are two ways to validate your credit union membership:

- Scan the QR code on this page to get the free Invest in America app for Android and iPhone

- Find the verification form at mysprint.sprint.com/verify

Members can now verify credit union membership using the Invest in America app with its simple and secure verification process. And it takes just a few minutes to complete.

iPhone users can find it at the Apple App Store while Android users can find the app in the Android Market - just search for "Invest in America." This app also lists all other Invest in America discounts.

Please take the time to download the free Invest in America Sprint Verification 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.

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

Scan to get the IIA app



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Scan to get the IIA app



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 May 15, 2013 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

A	V	A	I	L	A	B	L	E	Q	W	S	T	Y	M	N	L	P	D	F
Q	W	M	S	E	R	V	I	C	E	C	U	B	M	N	E	A	Q	Y	T
B	V	L	L	K	Q	P	Y	Z	X	M	R	R	T	Q	T	Q	R	Z	X
R	T	Y	A	L	P	V	B	Z	X	Y	C	R	P	R	W	T	M	N	C
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Join Superior Seniors!

Benefits for Members:

- One free box of checks per year
- No fees for money orders
- Reduced fees on wire transfers
- Reduced fees on Visa gift cards
- Credit Union sponsored outings

If you are a member of Marquette Community Federal Credit Union and are 55 years or older, you are eligible to join Superior Seniors! A Superior Senior account is a secondary savings account with \$25.00 minimum balance.

Stop by the Credit Union and join today!



Discover Affordable Worry-free Driving with Credit Union Auto Club

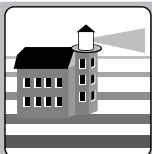
Marquette Community Federal Credit Union now offers Credit Union Auto Club, a roadside assistance program created exclusively for credit union members and provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide-range of roadside assistance services and other travel-related 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. Visit <http://www.LoveMyCreditUnion.org> to learn more.

Debit Card Fraud Prevention

If you plan to use your Visa Debit or ATM 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 will help prevent your card from being blocked while you are on vacation.

We also receive possible fraudulent activity alerts on our reports. If your account is flagged to have possible fraudulent activity, we will contact you to determine if the transaction(s) are legitimate. If we do not receive a response within a few business days, we will have to assume the transactions are fraud, and will be required to close your card. Our goal is to help prevent fraudulent activity and save you from as many inconveniences as possible.



**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
Suzanne Beckstrom, Treasurer

Connie Williams, Secretary
John Greenberg, Director

Brian Anderson, Director
Randy Girard, Director

Russ Ault, Director
Doug Anderson, Director



www.marquettecomm.org

