

Marquette Community Federal Credit Union

SPRING 2010
VOL. 13 ISSUE 1

News

New Branch Opens

We are excited to announce that our Harvey Branch is now open! The branch office opened in late December and our Grand Opening was January 14, 2010. At the Grand Opening we had cake, punch, coffee and drawings for prizes, including a drawing for a \$100.00 gift certificate to Jack's Super Serve! For your convenience, the branch hours are extended from 8:00 am until 6:00 pm Monday thru Friday as well as being open on Saturday from 9:00 am until 12:00 noon. We are located at the intersection of US Highway 41 S. and Cherry Creek Road, across the street from Jack's Super Serve. The branch offers all services, which includes deposit and loan services! The ATM will be up and running soon. We look forward to seeing you there!

Pictured from left to right: CABA Treasurer and Branch Manager of Wells Fargo Chocolay, Kristina Sharp, Chocolay Branch Manager of the Marquette Community Federal Credit Union, Dan Freberg, General Manager of the Marquette Community Federal Credit Union, Jim Lori,



Mining Journal Photo

CABA President and Realtor of RE/MAX 1st Realty, Tracy Henriksen, and CABA Secretary and Chocolay Ace Hardware and Greenhouse Manager, Dan Chartier.

Annual Meeting

On March 18, 2010 our annual meeting was held in the Great Lakes Rooms at Northern Michigan University. There was a great turnout, with 180 members attending. There were five candidates running for three open seats on the board of directors. Congratulations to Doug Anderson, Phil

Joffe, and Suzanne Beckstrom on winning the election. Thank you to Dennis Roubal for speaking to us about financial planning and thanks to all that attended. The board and staff would like to thank Pat Frenn for her years of service on the board of directors.

E-Statements

Tired of clutter? Do you want to be green?

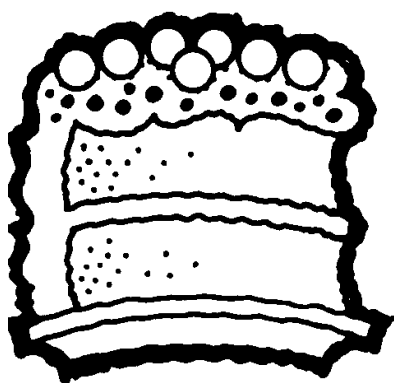
E-Statements are now ready for viewing. Just go to Internet Banking and click on the E-Statement link. Answer a few questions and you will be done. You do not have to print and save as these statements will be available for you to view at anytime.

Try a Prepaid Visa TravelMoney Card

The prepaid Visa TravelMoney Card is a reloadable debit card that is accepted worldwide at visa locations and ATM machines. Once you purchase the card at the credit union, you may reload the card up to 4 times online. The Visa TravelMoney Card is safe, secure, and may be canceled if the card is lost or stolen.

Mick's Pick — Flourless Nut Cake

6 eggs, separated
3/4 cup sugar, divided
3/4 cup (1-1/2 sticks) butter, softened
1 pkg. (8 squares) Baker's Semi-Sweet Chocolate, melted
1 tsp grated orange zest
1 cup finely chopped Planters Walnut Pieces



Preheat oven to 350°F. Grease and flour 9-inch spring-form pan. Beat egg yolks and 1/2 cup of the sugar in medium bowl with electric mixer on high speed until thick and lemon colored. Add butter; mix well. Blend in chocolate and orange zest. Stir in walnuts; set aside.

Beat egg whites in small bowl with electric mixer on high speed until foamy. Gradually add remaining 1/4 cup sugar, beating until stiff peaks form. Add to chocolate mixture; stir gently until well blended. Spread into prepared pan.

Bake 35 to 40 min. or until wooden toothpick inserted in center comes out clean. Cool in pan on wire rack 10 min. Run a knife or metal spatula around rim to loosen; remove rim of pan. Cool completely on wire rack.

A Word From Jim...

With everything that has occurred in the financial institution industry over the past year or so, I am compelled to say a little something about the safety and soundness of your credit union. The year 2009 was one of the most unique years I have ever experienced as a credit union manager. There were quite a number of "storms" to weather, besides a general slow down in business. Last year was one of the slowest years I've ever seen for loan activity. With the economy in the state it is in, people borrowed less. I am extremely happy to report that your credit union, because of its financial strength, experienced a financially positive year. Our membership increased, our assets grew, and our equity position remained strong. We opened our first branch office in Harvey. We updated our computer system to keep up with the ever-changing technology and be prepared for the changes to come in the following years. Our conservative approach to things over the years has kept us among the top performers in our industry. And remember, we are member owned, so **you** are part of **we**.



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 April 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 _____

A	Z	J	K	H	A	R	V	E	Y	D	Z	Q	R	J	P	Z	N	O	M
X	Z	I	D	M	T	P	S	O	U	N	D	N	E	S	S	Q	J	X	E
A	J	N	R	Q	X	P	E	B	J	K	W	Q	X	Z	K	U	I	P	M
G	M	T	C	P	E	R	F	O	R	M	E	R	S	Z	Z	S	D	M	B
Y	Z	E	V	X	F	S	K	R	B	G	N	I	R	P	S	O	D	K	E
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X	Q	L	E	N	X	T	E	C	H	N	O	L	O	G	Y	A	P	O	A
I	Z	W	D	O	M	P	C	R	M	W	P	X	O	E	M	S	L	Z	T
N	Q	L	G	M	Z	F	U	X	I	Q	M	Z	O	Q	Z	A	D	D	U
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S	O	Q	G	K	I	Z	X	K	L	Q	U	L	W	L	X	E	Q	K	D
X	L	S	T	N	E	M	E	T	A	T	S	E	M	X	P	T	L	S	A
P	Y	Z	X	O	Q	B	P	Z	Q	P	Z	V	Q	M	W	Y	P	Z	Y
C	D	H	Q	W	P	N	O	I	T	A	C	A	V	Z	X	Y	H	W	Y

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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

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

Services

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

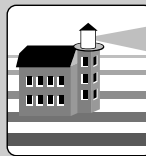
Why drive all over town?
Make these payments with us!

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.

Travel Tip

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.



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

Lobby	Drive Thru
Monday – Thursday	Monday – Wednesday
9:00 to 5:00	8:00 to 5:30
Friday	Thursday & Friday
9:00 to 6:00	8:00 to 6:00
Saturday	Saturday
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, 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



Vacation Club

It's that time of year again. If you are ready to start planning for a vacation, you may open a Vacation Club Savings account to begin saving for your much deserved vacation. A Vacation Club Savings account is a secondary savings that is opened under your primary account number and has the same interest rate as your regular savings account. It's a very convenient way to keep track of your vacation funds.