

Marquette Community Federal Credit Union

SPRING 2011
VOL. 14 ISSUE 1

News

Get Direct Deposit for Social Security or SSI Payments



All federal benefits will be paid electronically by March 1, 2013. **Sign up for direct deposit today!** It's a safer and easier way to get your money. You are protected against fraud and identity theft since the money is deposited right into your account. Also, you have more control as you don't have to wait for a paper check. The payment is deposited into your account on schedule. You may

sign up by calling toll-free **(800) 333-1795**, online by visiting **www.GoDirect.org**, or in person by visiting us at the Credit Union or at the Social Security office.

Information needed to enroll federal benefits by direct deposit:

- Social Security number or claim number
- 12-digit federal benefit check number
- Amount of most recent federal benefit check
- Financial institution's routing transit number
- Account number and type - checking or savings

Visit **www.GoDirect.org** for more information!

Annual Meeting

On March 17, 2011 our 59th annual meeting was held in the Great Lakes Room at Northern Michigan University, with 157 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 got to

enjoy hors d'oeuvres and participate in a raffle to win prizes such as a navigation system and a camera flip phone! Congratulations to our returning board members: Tom Meravi, Randy Girard, and Russell Ault. Thank you for your dedication! We look forward to your continued service.

Superior Senior Trip



We are planning another Superior Senior trip! This summer, all Superior Senior members are invited to take a bus trip to Sault Ste. Marie and partake in a luncheon boat tour through the Soo Locks! The trip will take place on Wednesday, July 20th and the cost is \$35.00 per person. Please contact Amy or Jackie at the main office to sign up!

Join Superior Seniors!

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.

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

Stop by the Credit Union and join today!

Mick's Pick —Lemon-Drenched Lemon Cake

For the Syrup:

1/3 cup water
1/4 sugar
juice of two lemons

For the Cakes:

2 2/3 cups all-purpose flour
2 1/2 teaspoons baking powder
Pinch of salt
2 1/3 cups sugar
1/2 plump, moist vanilla bean, split lengthwise, seeds scraped out and reserved, or 1 1/2 teaspoons pure vanilla extract
6 large eggs, preferably at room temperature
2/3 cups heavy cream
Zest of two lemons, finely grated
1 stick, plus 7 tablespoons (15 tablespoons) unsalted butter, melted and cooled

Making the cakes:

Center a rack in the oven and pre-heat the oven to 350 degrees F. Butter two 8 1/2-4 1/2 inch loaf pans, dust the insides with flour and tap out the excess. Even if the pans are nonstick, it's a good idea to butter and flour them.

Place the pans on an insulated baking sheet or on two regular sheets stacked one on top of the other.

Sift together the flour, baking powder and salt.

Put the sugar and the lemon zest in a large bowl, working with your fingers, rub them together until the sugar is moist and thoroughly imbued with the fragrance of lemon. Add the vanilla bean seeds and work them into the sugar. If you are using vanilla extract, add it later, after you have added the eggs.

Add the eggs and whisk them into the sugar, beating until they are thoroughly incorporated. Whisk in the extract (if using), then whisk in the cream. Continuing with the whisk, or switching to a large rubber spatula, gently stir in the dry ingredients in 3 or 4 additions; the batter will be smooth and thick. Finish by folding in the melted butter in 2 or 3 additions. Pour the batter into the pans, smoothing with a rubber spatula.

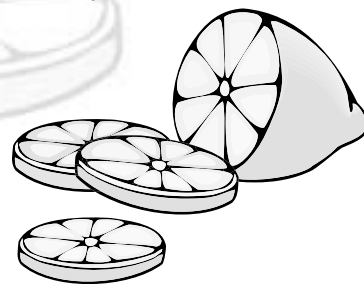
Bake for 55 to 60 minutes, or until a knife inserted into the center of the cakes comes out clean. As soon as the cake goes into the oven, make the syrup. After about 30 minutes in the

oven, check the cakes for color-if they are browning too quickly, cover them lightly with foil tents.

Making the syrup:

Stir the water and sugar together in a medium saucepan over medium heat until the sugar melts, then bring to a boil. Remove the pan from the heat and stir in the lemon juice. Pour the syrup into a heatproof bowl and let cool.

When the cakes test done, transfer them to a wire rack to cool for 5 minutes before unmolding them and turning them right side up on the rack. Place the rack over a baking sheet lined with wax paper and using a thin skewer, poke holes all over the cake. Brush the cakes all over with the syrup, working slowly so that the cakes sop it up. Leave the cakes on the rack to cool to room temperature.



Helpful Debit Card Information

* 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.

* The Visa Debit or ATM cards are only valid in the United States

* All Visa Debit cards have a limit of \$500.00 per 24 hours for online and point-of-sale purchases

* All Visa Debit or ATM cards have a ATM cash withdrawal limit of \$300.00

Auto Loan Rates

Looking for new wheels? Now is the perfect time to look for that new vehicle. Check out our current rates!

Includes snowmobiles, motorcycles, ATV's, motor homes, campers, tractors

| Name | Term | Rate |
|----------|------|------|
| New-Used | 36 | 4.9% |
| New-Used | 48 | 4.9% |
| New-Used | 60 | 4.9% |
| New-Used | 72 | 5.9% |

Ask Loan Officer for details. Rates may vary according to current credit score.

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 27, 2011 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 _____

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Why Throw Away Your Money? Save with Sprint!



Join the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Marquette Community Federal Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- * **10% off** most regularly priced Sprint individual service plans
- * **15% off** most regularly priced Sprint business service plans
- * Waived activation fee on new activations
- * Waived upgrade fee
- * Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

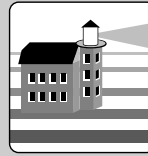
Celebrate Spring at Invest in America



With spring comes a lot of holidays: Easter, Passover, Mother's Day, Father's Day, graduation and more. Marquette Community Federal Credit Union and Invest in America can help you save with your gift-giving at LoveMyCreditUnion.org.

Need flowers for mom? The latest gadget for a dad or grad? Invest in America has money-saving offers from FTD and Shop America:

* FTD offers significant savings not only on gorgeous flowers, but also spa sets, chocolates, wine baskets and more. And if you do order flowers, FTD has their "Good as



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 9:00 to 5:00 | Monday – Wednesday 8:00 to 5:30 |
| Friday 9:00 to 6:00 | Thursday & Friday 8:00 to 6:00 |
| Saturday 9:00 to Noon | Saturday 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, Vice 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



Gold" 7-Day Satisfaction Guarantee that your flower arrangements will last at least 7 days - guaranteed. Plus, they have same day delivery available.

* With Shop America, you can save, get cash back and have access to more than 1,200 online retailers, including some of the largest and most popular, at great discounts. And every time you earn \$10 or more, you'll get a check as a thank you.

Get spring discount fever with Invest in America! Visit LoveMyCreditUnion.org where you can check out the latest offers and start saving today.