

# Marquette Community Federal Credit Union

SPRING 2015  
VOL. 17 ISSUE 4



## Annual Meeting



On March 19, 2015, our 63rd annual meeting was held in the Great Lakes Rooms at Northern Michigan University. 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! Congratulations to our newest board member, Erik Booth, who is appointed for a 1 year opening. Congratulations to our returning board members: Connie Williams, Brian Anderson, and John Greenburg. Thank you for your dedication! We look forward to your continued service.

## Superior Senior Trip

We're excited to announce our plans for the 2015 Superior Senior Trip! This year we are planning to take a trip to Mackinac Island on Tuesday, July 14. We tentatively plan to leave Marquette around 7am and return back to Marquette between 9-10 pm. The cost is \$40.00 per guest, which includes the bus transportation and the ferry ride. All Superior Senior Members are invited to participate. Ask for Jackie or Heather to sign up. Remember, the seats fill up quickly!



## Safe Deposit Boxes

We now have safe deposit boxes available at the Harvey Office! There are 5x10 inch boxes available for a \$40.00 annual fee and 10x10 inch boxes are available for a \$70.00 annual

fee. There is an additional \$20.00 key deposit that is returned when the safe deposit box agreement is terminated. Call or stop by the credit union for more information.

## Debit and Credit Cards

All debit and Credit cards that are not activated within 60 days of the issue date are closed for your protection. We have to assume that any card that is not activated within 60 days

of issue is lost, stolen, or misplaced. Therefore, we have to close these cards to prevent fraudulent activity.

## ONLINE BANKING!

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

## Mick's Pick

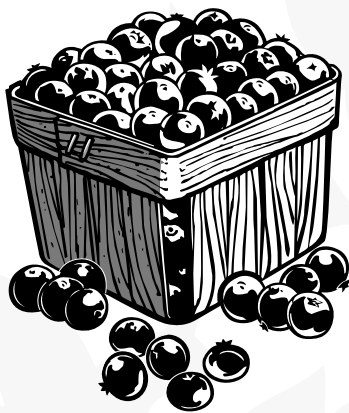
### Blueberry Scones

#### Ingredients

- 2 cups all-purpose flour
- 2 tsp baking powder
- 1 egg
- 1 Tbsp vanilla extract
- 1/2 tsp sea salt
- 6 Tbsp fine baker's sugar
- 1/2 cup ice cold butter
- 1/2 cup ice cold whipping cream
- 1 pint of fresh blueberries

#### For the topping

- 1 egg beaten
- 1 Tbsp whipping cream
- Sugar - large crystals



#### Instructions

Cut butter into cubes and refrigerate until ready to use.

Sift the flour, salt, baking powder and sugar into a large bowl. Cut the butter into the flour mixture with pastry blender until resembles coarse meal

In a smaller bowl whisk the egg, cream and vanilla - add to the dry mixture mixing with a fork, and stir until just combined - do not over mix!

Stir in fresh blueberries.

Pour the dough mix onto a lightly floured board and pat into a 7 inch 1 to 1 1/2 inch high disk. Cut into in half then quarters and then in eights as evenly as possible.

Place the scones on a baking sheet with parchment paper - this ensures even browning on the bottom

Mix 1 egg with the 1 Tbsp of cream and brush the tops with the cream-egg mixture then sprinkle generously with the sugar crystals.

Bake at 375 degrees for 17 minutes and no longer! This will ensure a moister scone than normally expected.

## Did You Know?

- Credit Unions are member owned.
- Credit Unions are a not-for-profit organization. Earnings are given back to the members in the form of better loan rates and lower fees.
- Credit Unions have a volunteer board of directors that are elected by the members.
- Credit Unions are federally insured. Through the National Credit Union Administration, your deposits are federally insured up to \$250,000.



## Quarterly Newsletter Goes Electronic Beginning July 1st

This Spring 2015 issue of the Marquette Community Federal Credit Union Quarterly Newsletter will be the last paper newsletter included with your quarterly statements. We will continue to post our newsletter each quarter on our website, [www.marquettecomm.org](http://www.marquettecomm.org), and we will have a limit-

ed numbers of printed copies available in the lobby. We will continue to share our news, recipes, and features with the online version. This even includes the quarterly word search drawing.

## Credit Union Tip

Pre-paid Visa TravelMoney Cards and Pre-paid Visa Gift Cards are available at your Credit Union!

A Visa TravelMoney Card is a prepaid Visa Card that can be used anywhere that accepts VISA.



This card is also reloadable!

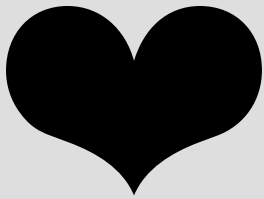
# Word Find

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, 2015 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name \_\_\_\_\_ Phone \_\_\_\_\_

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

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_
- 6. \_\_\_\_\_
- 7. \_\_\_\_\_
- 8. \_\_\_\_\_
- 9. \_\_\_\_\_
- 10. \_\_\_\_\_
- 11. \_\_\_\_\_
- 12. \_\_\_\_\_
- 13. \_\_\_\_\_
- 14. \_\_\_\_\_
- 15. \_\_\_\_\_



# LOVE MY CREDIT UNION REWARDS

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

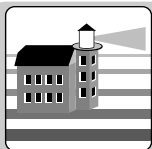
Marquette Community Federal Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

**The more offers you take advantage of, the more you save.  
Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).**



**Visit [co-opnetwork.org](http://co-opnetwork.org) to find a list of all available Co-op Network Surcharge Free ATMs near you!**



## 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

Suzanne Beckstrom-Noel, Treasurer  
John Greenberg, Director

Brian Anderson, Director  
Randy Girard, Director

Russ Ault, Director  
Erik Booth, Director



[www.marquettecomm.org](http://www.marquettecomm.org)

