

# Marquette Community Federal Credit Union

SPRING 2018  
VOL. 20 ISSUE 3



## Spread Goodness Day

On March 9th the employees participated in Spread Goodness Day. One of the employees opened the door for our members as they came in. Popcorn and punch was

served in the lobby also. Also some members brought in some treats for us.

## Michigan Unclaimed Property

The Michigan Unclaimed Property Act requires us to escheat all money in accounts that have not been used in 3 years. Letters have been sent to members that have not used their account since March 31, 2015. It is always a good

idea to check for your name on the Unclaimed Property tab on the [Michigan.gov/treasury](http://Michigan.gov/treasury) website. You might have some money coming to you!

## Regulation D

Your Credit Union has been informed that we need to comply with Regulation D. The regulation states that savings accounts can have no more than 6 withdrawals that are not done in person or at an ATM Machine. After reviewing the options we felt a \$2.00 fee was the best option. What this means, is that any withdrawal that is not

done in person at the teller line or at an ATM Machine will count as a Regulation D transaction, this includes transfers from savings. You are allowed a total of 6 Regulation D transactions per month. Anything above 6 will have a \$2.00 fee per item assessed on the last day of the month.

# CREDIT CARD NEWS

## Card Valet

Card Valet is a new Mobile App that is for your debit and credit cards. You can set your Visa Credit or Visa Debit cards. You can set it up to alert you when one of the cards is used,

get a balance, or shut the card off when not in use. It's a great way to stay on top of your finances.

## Great News on the New Debit Cards

With the new Debit Cards we no longer have any blocked states. You are also able to use the cards at an ATM in foreign countries. Part of the Credit Unions decision to switch card processors was to have the cards available to use in all states.

With the more robust Fraud Detection system in place we are able to offer this. As always, please let us know when you are traveling. For travel out of the country we also have a Visa Travel Card available.

## Visa Credit Cards

The new Visa Credit Cards are able to be used throughout the US. They can also be used in Canada, Mexico, Australia,

UK, and Germany. Once again, if traveling to other areas we have the Visa Travel Card available.



## Annual Meeting

On March 15, 2018, the credit union held its 66th Annual Membership Meeting. The meeting took place in the Great Lakes Rooms at Northern Michigan University. The annual meeting provides an opportunity for the membership to learn more about their credit union and how it operates. Members present listened to reports concerning the operation of the credit union and had an opportunity to ask questions. The meeting is also the time when Board of Directors expiring terms are filled. This year there were three candidates nominated to fill the expiring three year terms, and one candidate nominated to fill a one year term that was open due to the resignation of one of the board members that moved away from the area. Brian Anderson, John Greenberg, and Connie Williams were elected to fill the three



year terms and Garry Tollefson was elected to fill the one year term. Congratulations to the candidates and thank you for your service and dedication! If you didn't attend this year's meeting, put us on your calendar for next March.

## Employee Spotlight

Jodi Forrester • Justin Henry • Kelly Haynes



Jodi was born and raised in Ishpeming. She is an NMU graduate, married 30 years, 2 kids and one grandchild. She also likes the outdoors.



Justin has lived in Marquette since 2006. In his free time he enjoys writing, watching cheesy horror movies and playing games of all sorts.



Kelly is an avid lover of pets. She prefers to spend her free time in the company of her dog, Mac and cat, Simba. If you have a dog, bring it by the drive-thru for a treat.



# \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



# Mick's Pick

## Braised Short Ribs

Prep: 20 Minutes

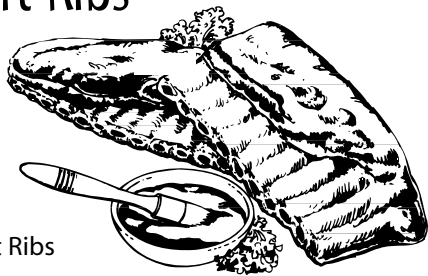
Level: Easy

Cook: 2 Hours

Serves: 4

Ingredients

- 8 whole Beef Short Ribs
- Kosher Salt and Pepper To Taste
- 1/4 cup All-purpose Flour
- 6 pieces Pancetta, Diced
- 2 Tablespoons Olive Oil
- 1 whole Medium Onion, Diced
- 3 whole Carrots, Diced
- 2 whole Shallots, Peeled And Finely Minced
- 2 cups Red Or White Wine
- 2 cups Beef Or Chicken Broth (enough To Almost Cover Ribs)
- 2 sprigs Thyme
- 2 sprigs Rosemary



### Preparation

Salt and pepper ribs, then dredge in flour. Set aside.

In a large dutch oven, cook pancetta over medium heat until completely crispy and all fat is rendered. Remove pancetta and set aside. Do not discard grease.

Add olive oil to pan with the pancetta grease, and raise heat to high. Brown ribs on all sides, about 45 seconds per side. Remove ribs and set aside. Turn heat to medium.

Add onions, carrots, and shallots to pan and cook for 2 minutes. Pour in wine and scrape bottom of pan to release all the flavorful bits of glory. Bring to a boil and cook 2 minutes.

Add broth, 1 teaspoon kosher salt, and plenty of freshly ground black pepper. Taste and add more salt if needed. Add ribs to the liquid; they should be almost completely submerged. Add thyme and rosemary sprigs (whole) to the liquid.

Put on the lid and place into the oven. Cook at 350 for 2 hours, then reduce heat to 325 and cook for an additional 30 to 45 minutes. Ribs should be fork-tender and falling off the bone. Remove pan from oven and allow to sit for at least 20 minutes, lid on, before serving. At the last minute, skim fat off the top of the liquid. (Can also refrigerate mixture, then remove solid fat from the top.)

Serve 2 ribs on bed of creamy polenta, spooning a little juice over the top.



**Marquette  
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## The BIG TICKET

\$25.00 Cash Prize Drawn  
May 18, 2018

Name \_\_\_\_\_

Phone \_\_\_\_\_

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 and Harvey Office ... 228-9850**

**MAIN OFFICE**

**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**

**HARVEY OFFICE**

**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**



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

