

# Marquette Community Federal Credit Union

SUMMER 2011  
VOL. 14 ISSUE 2

# NEWS

## Credit Union Members Make a Positive Impact on Michigan's Future

Have you ever had an idea you thought would make our state a better place to live and work? As locally-owned financial institutions, Michigan credit unions have created the Positively Michigan program to gather and share these ideas with Gov. Rick Snyder.

Using the website [www.PositivelyMich.com](http://www.PositivelyMich.com), we encourage

you to share your thoughts through stories, pictures and videos.

We hope you are as excited as we are at the opportunity to begin the dialogue that can turn into new solutions for the problems Michigan faces. Credit unions support our members in their financial lives, and we hope to connect you with the elected leaders that can make a difference, too.

## Member Appreciation Picnic

We are excited to announce that our annual member appreciation picnic is quickly approaching! We will be offering free hotdogs, brats, popcorn, chips and lemonade to you as a thank you for your membership! There will even be a drawing for a \$100 prize! The picnic will be held

at the Harvey Branch on Thursday, August 18th from 11a.m.-3p.m., and it will be held at the Marquette Office on Friday, August 19th from 11 a.m.-4 p.m. We look forward to seeing you there!

## The Monty Moose Report

### Monty Moose Picnic!

Monty Moose would like to invite all Monty Moose Club Members to join him for his Monty Moose Picnic! The picnic will be held at the Marquette Office on **Wednesday, August 17th from 11 a.m.-2 p.m.** There will be games, prizes, activities, a moon walk jumper, and even pizza! Monty Moose, himself will make an appearance. He is so excited to see his Monty Moose Club Members!

### Monty Moose Club

Monty Moose wants to invite you to join his club. It's a special savings club for kids up to 10 years old. It's a club kids really enjoy.

As a member of the Monty Moose Club, you will receive Moose Bucks for every deposit of \$5.00 or more, depending on the amount of the deposit. Once you have collected enough Moose Bucks, you

can come to the Marquette office and make purchases at the Monty Moose Store for fun toys and games.

Every summer, Monty Moose hosts a picnic in which all club members are invited to attend and participate in games and activities, with prizes and pizza to enjoy!

### Steps to Opening a Monty Moose Account

We will need your parents to provide your Social Security Card and date of birth. We will need your parents or guardians' driver's license, Social Security Number and date of birth to add them to your account.

### Membership eligibility is required.

To open your Monty Moose account, you need an initial deposit of \$5.00. Then save weekly by depositing into your very own savings account in any amount you wish, and watch your savings grow!

## Home Mortgages from Marquette Community Federal Credit Union

*Competitive rates and personalized service for the life of the loan!*

• FHA • VA • USDA • Conventional • Land/Lot • Some Manufactured Homes



Marquette Community Federal Credit Union

Call (906) 228-9850

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

Visit us at 1230 W. Washington Street  
Marquette, MI 49855



# Mick's Pick — Tropical Strawberry Cream Pie

42 NILLA Wafers, divided  
3 Tbsp. butter or margarine, melted  
1 pkg. (8 oz.) PHILADELPHIA cream cheese, softened  
1/4 cup sugar  
2 cups thawed COOL WHIP whipped Topping, divided  
1 can (8 oz.) DOLE crushed Pineapple, drained  
3/4 cup boiling water  
1 pkg. (3 oz.) JELL-O strawberry flavor gelatin  
1 cup ice cubes  
2 cups sliced strawberries

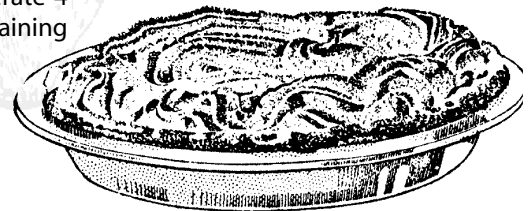
Crush 26 wafers; mix with butter until well blended. Press onto bottom of 9-inch pie plate. Stand remaining wafers around edge of pie plate.

Beat cream cheese and sugar in large bowl with mixer until well blended. Gently stir in 1 cup COOL WHIP and pineapple; spread over crust.

Add boiling water to gelatin mix in medium bowl; stir 2 min. until completely dissolved. Stir in ice until melted. Add strawberries; stir. Refrigerate 5 min. or until slightly thickened; spoon over cream cheese layer. Refrigerate 4 hours or until set. Top with remaining COOL WHIP.

## Special Extra

Melt 1 square BAKER'S semi-sweet chocolate as directed on package; drizzle over chilled pie. Or garnish pie with 2 Tbsp. toasted BAKER'S ANGEL FLAKE coconut just before serving.



## Identity Theft Protection

Beginning on May 1, 2011 all ATM, Visa Debit, and Visa Credit Cards will be closed if they are not activated within 90 days of receipt.

All activated cards that have not been used in the past year will also be closed. If you still wish to have your card, please notify us at (906) 228-9850.

## Notice to Members with Business Accounts

Regulation GG, implementing the Prohibition on Funding Unlawful Internet Gambling Act of 2006, requires that we notify our members with business accounts that restricted transactions are prohibited from being processed through account(s) or other relationship(s) you may have with Marquette Community Federal Credit Union.

### What is a restricted transaction?

**Restricted transaction** means any of the following transactions or transmittals involving any credit, funds, instrument, or proceeds that the Act prohibits any person engaged in the business of betting or wagering (which does not include the activities of a financial transaction provider, or an interactive computer service or telecommunications service) from knowingly accepting, in connection

with the participation of another person in unlawful internet gambling.

- Credit, or the proceeds of credit, extended to or on behalf of
- Such other person (including credit extended through the use of a credit card);
- An electronic fund transfer, or funds transmitted by or through a money transmitting business, or the proceeds of an electronic fund transfer or money transmitting service, from or on behalf of such a person; or
- Any check, draft or similar instrument that is drawn by or on behalf of such other person and is drawn on or payable at or through any financial institution.

# 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 August 15, 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 \_\_\_\_\_

A	C	X	B	W	L	W	V	P	M	Q	I	N	T	E	R	N	E	T	P
P	S	Z	Q	M	P	R	X	F	E	Q	J	W	P	B	Z	W	L	G	D
Q	R	P	C	Q	Z	E	P	R	M	Q	P	M	Z	X	S	W	Y	P	D
Y	C	P	W	B	N	L	M	Q	B	Z	P	O	Q	T	T	U	R	P	D
W	H	C	Q	W	M	P	Q	Z	E	Z	X	Z	M	Q	I	L	J	Q	P
B	O	Q	Z	P	W	P	M	Q	R	L	P	A	Y	A	B	L	E	E	Q
P	C	C	N	M	W	A	P	W	M	X	Z	R	T	L	I	Q	S	Z	P
M	O	E	Z	X	P	E	Q	Z	X	B	Y	M	V	P	H	X	N	Q	P
T	L	M	X	X	I	N	S	T	R	U	M	E	N	T	O	P	O	Q	Q
P	A	Q	Q	T	C	I	Z	Z	P	L	T	Y	M	N	R	S	I	Z	P
R	T	R	B	L	L	P	O	S	I	T	I	V	E	C	P	M	T	M	Z
G	E	L	A	T	I	N	P	L	U	F	W	A	L	N	U	Z	C	P	L
A	C	A	X	B	M	P	L	K	W	T	M	Z	L	O	X	Z	A	U	T
M	P	C	X	Z	P	L	M	V	X	C	U	H	F	T	N	L	S	X	T
B	X	I	Z	X	V	P	P	M	N	C	V	U	K	I	Z	B	N	M	P
L	R	P	X	B	N	N	P	L	R	S	Z	X	P	F	M	N	A	Z	Y
I	W	O	R	Z	S	T	R	A	W	B	E	R	R	Y	C	Z	R	P	P
N	Q	R	Z	P	L	M	R	T	X	Z	V	T	M	G	H	Z	T	X	Z
G	Z	T	Z	P	R	M	B	C	G	F	H	J	K	U	L	P	T	Q	Z
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12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_

## Extensions List

<b>JIM LORI</b> MANAGER.....201	<b>SUE GAUTHIER</b> BOOKKEEPER .....214
<b>MICKI TRUSCOTT</b> LOAN MANAGER.....202	<b>TRICIA DUPRAS</b> MEMBER SERVICE.....203
<b>VICKI WATTERS</b> OPERATIONS MANAGER ..... 206	<b>AMY NARHI</b> MEMBER SERVICE.....205
<b>LORETTA MILLER</b> LOAN OFFICER- COLLECTIONS .....208	<b>HEATHER SMITH</b> TELLER SUPERVISOR.....204

**IF YOU DON'T KNOW YOUR PARTY'S EXTENSION, PRESS 0 AND A MEMBER SERVICE REP WILL DIRECT YOUR CALL.**

## Change in Hours

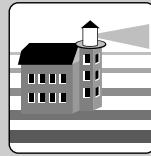
Beginning July 18, 2011, the Harvey Branch will be open 9:00 a.m. - 6:00 p.m. Monday through Friday. The business hours for the drive thru at the Marquette Office will be 8:00 a.m. - 5:30 p.m. Monday through Thursday and 8:00 a.m. - 6:00 p.m. on Fridays.

Please see the Credit Union Hours for all office hours.



## Are You Moving This Summer?

We know that it is the season where many of you plan to move to a new residence. We kindly ask that you remember the credit union and update your address with us. All you have to do is stop by the credit union or mail/fax us a note with a signature that has your new address on it. We would like you to continue to efficiently receive your account statements and also avoid the monthly \$5.00 incorrect address fee. We hope your moving plans go smoothly. Good Luck!



## 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**  
**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 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**

## Board of Directors

Tom Meravi, Chairman of the Board

Phil Joffe, Vice Chairman  
Suzanne Beckstrom, Treasurer  
Connie Williams, Secretary  
Erik Booth, Director

Brian Anderson, Director  
Randy Girard, Director  
Russ Ault, 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](http://www.marquettecomm.org)



## 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

<b>Name</b>	<b>Term</b>	<b>Rate</b>
New-Used .....	.36 .....	3.9%
New-Used .....	.48 .....	3.9%
New-Used .....	.60 .....	3.9%
New-Used .....	.72 .....	5.9%

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

