

Marquette Community Federal Credit Union

SUMMER 2014
VOL. 17 ISSUE 1

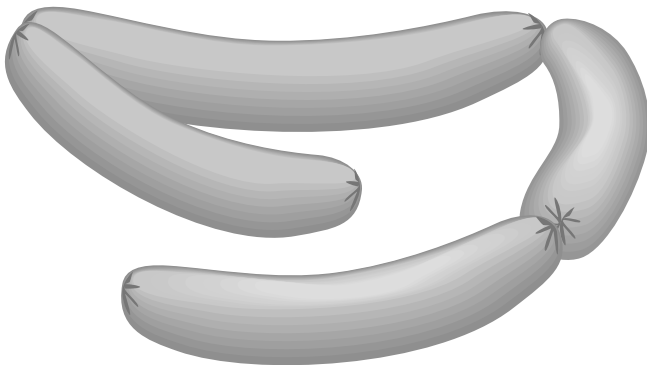
News

Free Checking. Absolutely Free.

Did you know that we offer free checking? No gimmicks, no minimum balances, and no monthly service fees. Checking is free to our members. Period.

We also offer:

- Free online banking
- A Free online banking mobile app
- Free debit cards
- Free E-Statements
- Free Bill Pay

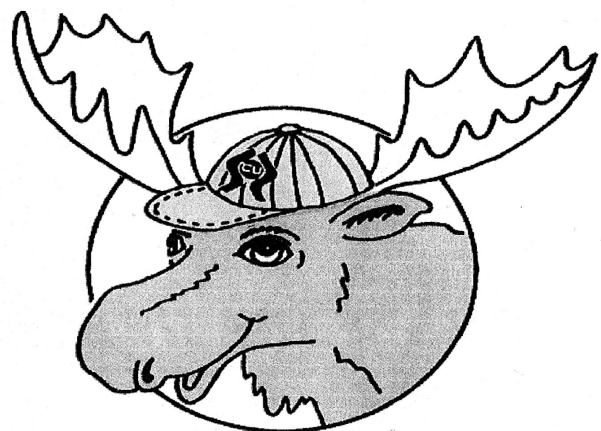


Member Appreciation Picnic

We are excited to announce that the annual Member Appreciation Picnic will be held at the Marquette office on Friday, August 22, 2014 from 11am-3pm. All members are invited to enjoy free hot dogs, brats, chips, popcorn, and lemonade. Thank you for your membership! We really appreciate you and we look forward to seeing you there!

Monty Moose Picnic

Monty Moose is inviting all of his Monty Moose Club Members to join him at his Monty Moose picnic this summer! The picnic will be held at the Marquette office on Wednesday, August 20, 2014 from 11am-1pm. There will be games, prizes, a bounce house, and pizza! Monty Moose will even make an appearance himself! He looks forward to seeing all of his Monty Moose club members!



MONTY MOOSE

Mick's Pick – Spinach Strawberry Salad

Serves 6-8

INGREDIENTS

2 bags fresh spinach
1 sm. red onion (opt.)
1 qt. fresh strawberries, sliced

DRESSING:

1/2 c. sugar
1 tbsp. poppy seeds
2 tbsp. sesame seeds
1 1/2 tbsp. onion
1/4 tsp. Worcestershire sauce

1/4 tsp. paprika
1/2 c. salad oil
1/4 c. cider vinegar

INSTRUCTIONS:

Mix dressing early. Or use 1 bottle poppy seed dressing.

Tear washed spinach into bite sized pieces. Place in salad bowl. Toss with dressing. Add strawberries and onion, if desired. Toss lightly.

Download our Mobile Banking App and manage your account anywhere and at any time!
Links to download are available on our website, www.marquettecomm.org.

Credit Union Tips

• Check Cashing

It is the policy of the Credit Union to hold checks that you cash if you do not have a matching balance. This is to protect the Credit Union and you from any unnecessary losses. This

means that we will hold funds in the amount of the check you cashed for a specified time period to make sure the check has cleared.

• Third Party Checks

The Credit Union does not accept third party checks unless you have the money in your account to cover them in

the event that they are returned for any reason.

• Dormant Account Fee

It is the policy of the Credit Union to charge a \$5.00 a month fee on all accounts that have not been used in 2 years. This fee applies to all accounts that have a balance of less than

\$100.00. If you have a share account with \$5.00, a share draft account with 50.00 and a vacation account with \$75.00. The total in your account is 130.00 and you will not be charged.

• Debit Cards

We have blocked usage of our debit cards in some states. We continue to have fraud attempts in the states we have blocked. As always, let us know when and where you will be

traveling to avoid problems with your card. Ask us for a list of the updated blocked states.

• Address Updates

We need your current address to send you important information, such as your monthly statements. Providing your current address also prevents you from receiving bad

address fees. There is a \$5.00 bad address fee assessed monthly to accounts with incorrect addresses until the address is updated.

Visit co-opnetwork.org to find a list of all available Co-op Network Surcharge Free ATMs near you!

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, 2014 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

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

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Identity Theft Prevention Information

All ATM, Visa Debit, and Visa Credit Cards are cancelled if they are not activated within 90 days of receipt. Also, all activated cards that have not been used in a year's time are also closed. If these cards are not activated or used within the time periods stated, we have to assume these cards are lost or stolen. This policy is in place to help prevent fraudulent activity as well as to prevent identity theft. If you have not used your card(s) within a year and wish to keep your card, please contact your Credit Union.



Visa Credit Card

The Visa Credit Card is the world's most honored credit card, accepted at stores and service establishments everywhere. Our VISA offers: NO annual fee, low annual interest rate, and a 25 day grace period after billing to repay purchases without

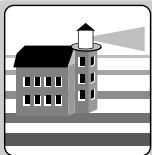
incurring finance charges. Credit Disability & Credit Life Insurance are available at reasonable rates. Apply today! You may qualify for Visa card for as low as **8.49%**!

Visit co-opnetwork.org to find a list of available Co-op Network Surcharge Free ATMs near you!



Phone Extensions

Jim Lori, CEO 201	Dan Freberg, Branch Manager 301
Micki, Truscott, Loan Manager 202	Heather Smith, Teller Supervisor 204
Vicki Watters, Operations Manager 206	Jackie Ellisor, Member Service Representative . 221
Loretta Miller, Collections/Loan Officer 208	Peter Adams, Member Service Representative . . 203
Sue Gauthier, Bookkeeper 213	Cathy Tuttle, Member Service Representative . . 205



**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 Joffee, Vice Chairman
Suzanne Beckstrom-Noel, Treasurer
Connie Williams, Secretary
John Greenberg, Director
Brian Anderson, Director
Randy Girard, Director
Russ Ault, Director
Doug Anderson, Director



www.marquettecomm.org

