

# Marquette Community Federal Credit Union

WINTER 2012  
VOL. 14 ISSUE 4

# News

## OFFICIAL ANNUAL MEMBERSHIP MEETING NOTICE

Notice is hereby given that the Members' Annual Meeting of Marquette Community Federal Credit Union will be held at the Great Lakes Rooms of Northern Michigan University, University Center, Marquette, MI 49855 on Thursday, March 15th, 2012 at 7:00 pm for the purpose of electing directors of the Credit Union and transacting other such business as may properly come before the meeting. Members of the credit union are urged to attend. The officers will report on the activities of your Credit Union for the past year, including reviews of financial results and audits.

The bylaws authorize a nine member Board of Directors to be responsible for the control and operation of your Credit Union. A full board term is three years. Position openings alternate so that no more than three regular terms end in any year. This provides continuity of the board.

Chairman Thomas Meravi appointed the following to serve on the nominating committee: Russ Ault, Sue Beckstrom, and Randy Girard. The committee submits the following slate of nominees for the three open positions:

Brian Anderson, John Greenberg, and Connie Williams

Nominations will not be accepted from the floor during the meeting. Any member interested in running for the board may submit a written petition indicating the name of the person to be nominated. This petition must be signed by twenty members of this credit union and accompanied by a letter from the person to be nominated indicating his or her willingness to serve if elected. Each nominee by petition must submit a statement of qualifications and biographical data with the petition. All such nominations must be completed and received by the Board Secretary, Connie Williams, forty (40) days prior to the annual meeting (February 1, 2012). No names may be placed in nomination for any vacancy for which elections are being held except as provided above or by the nominating committee.

### BOARD OF DIRECTOR NOMINEES

**Brian Anderson** - Brian is a lifelong credit union member, opening his first passbook savings account when he was 8. He's been a member of the Marquette Community Federal Credit Union since 1998 and has proudly served on its Board of Directors for two terms. After graduating from Northern

Michigan University with a B.S. in Construction Management and an Associate's degree in Business Administration, Brian planted deep roots in the community he loves. A superintendent/field operations manager for Associated Constructors, LLC, Brian and his wife, Dr. Mary Tobin-Anderson also run a small farm in Chocolay Township with their three children. Brian believes that because credit unions are meant to serve the needs of its community, its board should reflect the diverse interests of its members. He's been honored to serve on the board, helping to shape the credit union's services and policies to best serve those members. Brian's background in business and management, and his solution-oriented attitude make him a valuable member of MCFCU. He would be grateful to be reelected to the board to continue serving his fellow credit unions members.

**John Greenberg** - John has served as the Chocolay Township Treasurer since 1980 and has been the Human Resources and Risk Manager for Marquette County since about 2000. Before that he worked in banking for 17 years as a branch manager and later as a trust officer. John and his wife Linda have three children and three grandchildren. They have been members of the Credit Union since moving to Marquette in the 1970's. John has a BA from Albion College and an MBA from Northern Michigan University. John's time in the banking industry has led him to appreciate the Credit Union concept all the more, and he would be honored to serve on the Board of Directors.

**Connie Williams** - Connie is a current member of the Marquette Community Federal Credit Union Board of Directors and is currently the Secretary of the Board. She is married to Faye Williams and together they have 4 children and 8 grandchildren. She has been a loyal member of the credit union for 30+ years. Connie is a 1980 graduate of Northern Michigan University, having completed the coursework while working there full time and also raising a family. She retired from NMU 5 years ago after completing 42 years of service. Connie spent the last 20 years at NMU as Administrative Assistant to the Secretary of the Board of Trustees and as an Administrative Assistant to the NMU President. She considers it an honor to serve on the Board of Directors and would be grateful to be reelected.

## Mick's Pick —Cheesy Vegetable Chowder

### Ingredients:

2 tbs. butter  
1/2 cup chopped onion  
1 cup finely chopped carrot  
1 celery stalk, finely chopped  
1 tbs. minced garlic  
4 cups chicken broth  
2 large baking potatoes, peeled and chopped  
1 tbs. flour  
1/2 cup water  
2/3 cup milk  
2 cups chopped broccoli  
2 heaping cups shredded cheddar cheese

### Directions

Melt the butter in a large soup pot. Add onions, carrots, and celery and sauté over medium heat until tender. Add garlic and cook 1 or 2 additional minutes. Add chicken broth and potatoes, bring to a boil and cook until potatoes are tender. Mix flour with water, add, and simmer until soup is slightly thickened. Add milk and broccoli and cook until broccoli is just tender and soup is heated through. Stir in cheese, allow to melt, and serve.



## Savings Bonds

Starting January 1, 2012, paper savings bonds will no longer be sold at Marquette Community Federal Credit Union or any other financial institution. The U.S. Treasury will require all savings bonds to be sold electronically online. Those holding current paper savings bonds will still be able to redeem them at financial institutions. To purchase, manage, and redeem electronic savings bonds, you will have to

visit [www.treasurydirect.gov](http://www.treasurydirect.gov). Through the website, you will also be able to convert series EE and series I bonds to electronic bonds, purchase bonds as a gift, view product detail of I and EE bonds in depth, calculate what your bond is worth, and more. Not only will this action save \$70 million over the first 5 years, it will save the hassle of misplacing, losing, or storing paper bonds.

## New ATM Machines and New Computers

We have been upgrading our technology to assist you more efficiently and conveniently. The Marquette office and Harvey Branch both have a brand new ATM machine installed! Gone are the worn keypads and hard to see screens! The Marquette Office ATM even has a red or green light to indicate if the ATM is in service. If the light is green, the machine is ready to be used! Watch for updates that will

make the new ATM machines even more user friendly.

We are also currently in the process of getting new computers! The computers we currently have are several years old and don't have the speed to run our computer programs to their full potential. Once installed, our programs will be able to run smoother and quicker.

# 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 February 15, 2012 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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## Post-dating checks

Please refrain from writing post-dated checks. With electronic check clearing systems, we usually do not see the actual copies of checks that clear your account and are therefore unable to stop those checks from clearing your account early. Since a written check is legal tender, there is

nothing we can do to protect you if a check does clear earlier than you intended. While it is technically not illegal to write a post dated check, it is, however, illegal to write a check when the funds are not available in your account.

## Drive Thru Tips

The following are suggestions to help your drive thru experience run smoothly and efficiently for you and other members waiting in the drive thru.

- Have your transaction and ID ready.
- Please refrain from using cell phones.
- Please refrain from sending coin through the tubes. The tubes are not equipped to handle coin. Overweight tubes or loose coin could damage the system.
- Avoid conducting certain transactions at the drive. We ask that cash advances, ordering checks without a reorder form, closing accounts, address changes, coin, and lien releases all be

done in the lobby. These transactions require a little extra paperwork, and we would like the drive thru line to move as quick as possible. These transactions may be done in the drive thru during non lobby hours.

- Watch for open or closed drive thru lanes. Occasionally we have to close a drive thru lane. Following the open/closed signs, helps us serve you more quickly and efficiently.

- Notes are always helpful. Whether it's a windy day or loud muffler, it may be difficult to hear you at times. A note, or deposit slip, listing your account number and what you want done is not required, but it may help prevent you from having to repeat yourself. Plus, we'll know exactly what you want.

## Your Credit Union Can Help

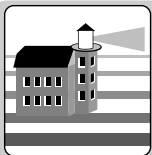
Your credit union is providing free state and federal tax self-preparation services for all members this year. Click on the "Just file it! We'll help." icon on our homepage and you can electronically file your taxes at no cost. You can itemize your

deductions, claim all the tax credits you are eligible for and have your refund directly deposited in your account within 7 to 10 business days.

### Introducing "Just file it! We'll help."

Beginning January 17, 2012, your credit union will have state and federal income tax preparation resources for you online. All you will need in order to file is internet access (at home, school, or business) and a printer. Just click on the "Just file it! We'll help." icon on our homepage and file your taxes at no cost. This service is easy to use, provided in English, Spanish, and Vietnamese, and has live chat available to answer

your questions. If you are like millions of Americans, you work hard and want to keep more of what you have earned. This year both the state of Michigan and federal government are providing Earned Income Tax Credits (EITCs) to working families with annual incomes under \$49,000. EITCs can reduce your taxes and mean a larger refund. Allowing working families and individuals to keep more of what they work for.



**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 8:00 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 – Wednesday – 8:00 to 5:30**

**Thursday & Friday – 8:00 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

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

