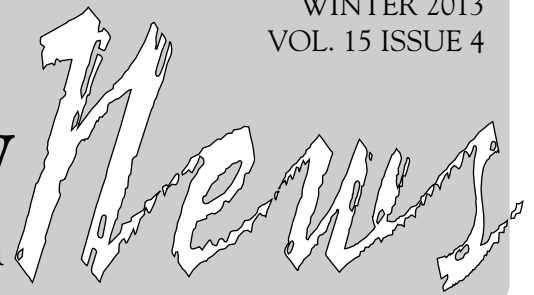


# Marquette Community Federal Credit Union

WINTER 2013  
VOL. 15 ISSUE 4



## Co-op Network Surcharge Free ATMs

As stated in the Fall 2012 Newsletter, our Credit Union will be joining the Co-op Network. Once the program begins, there will be surcharge free ATMs available at all credit unions that participate in the Co-op Network program. That means there will be surcharge free ATMs available nationwide! We expect this change to be completed by January 31,

2013. Once the Co-op program is up and running, there will no longer be surcharge free ATM withdrawals at Wells Fargo. Therefore, if you go to a Wells Fargo ATM and are going to be charged a surcharge, the switch has been made and the new Co-op Network program has been launched!

### Nearby Co-op Surcharge Free ATMs

#### U.P. Catholic Credit Union

1001 W Baraga  
Marquette, MI 49855

1600 S Front St.  
Marquette, MI 49855

487 US 41 East  
Negaunee, MI 49866

#### SIR Credit Union

490 US 41  
Negaunee, MI 49866

2424 US 41  
Marquette, MI 49855

145 E State Highway M-35  
Gwinn, MI 49841

For a list of all other Co-op Network Surcharge Free ATMs nationwide, visit [co-opnetwork.org](http://co-opnetwork.org)

## 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 21st, 2013 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, Brian

Anderson, and Randy Girard. The committee submits the following slate of nominees for the three open positions:

Phillip Joffee, Sue Beckstrom, and Doug Anderson

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, by February 4, 2013. 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.

## REMEMBER! ONLINE BANKING!

Transfer Funds • Make Loan Payments • View Account Information (Balances and check clearings)

Check Copies and Verify Payroll Deposits

# Mick's Pick – Crock Pot Chicken Enchilada Soup

## Ingredients

3 tablespoons butter  
3 tablespoons flour  
1/2 cup chicken broth  
2 cups milk  
1 can (15 oz) black beans, rinsed and drained  
A can (14.5 oz) Rotel diced tomatoes and jalapenos  
1 package (10 oz) frozen corn  
1/2 cup onion, chopped  
1/2 cup bell pepper, diced  
1 can (10 oz) Enchilada sauce  
2 whole chicken breasts  
1 cup shredded Monterey Jack cheese

## Directions

Melt butter in a saucepan over medium-low heat. Stir in flour; keep stirring until smooth and bubbly. Remove from heat and add the chicken broth and 1/2 cup milk a little at a time while stirring to keep smooth. Return to heat. Bring sauce to a gentle boil; cook, stirring constantly, until it thickens. In a large bowl, whisk together the enchilada sauce and chicken broth mixture. Gradually whisk in remaining milk until smooth. Set aside. In a crockpot, combine drained beans, tomatoes, corn, onion, and bell pepper. Place the chicken breasts on top of the mixture. Pour sauce mixture over ingredients in cooker. Cover; cook on low heat for 6 to 8 hours or on high for 3 to 4 hours. When you are ready to serve, remove chicken and cut or shred into bite-sized pieces. Add chicken back into the soup, mix together. Top with cheese and serve. Other optional toppings: avocado, sour cream, and crushed tortilla chips.

## Credit Union Tip

Electronic checks and non-electronic checks may both clear your account at varying rates depending on the business. Some checks may clear your account immediately or within the same day, while other checks may take a few busi-

ness days. Keeping your check book register balanced and up-to-date is the best way to know the true balance in your account and the best way to avoid over-draft fees.

## It's Your Money—Keep More of it with Turbo Tax

Why spend more than you should to have someone else do your taxes for you? TurboTax puts the power in your hands to keep more of your hard earned money, with the peace-of-

mind of knowing you have experts in your corner every step of the way. Plus, Marquette Community Federal Credit Union members can save on TurboTax federal products.

**TurboTax Disclaimer:** 1 Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within 60 days of your TurboTax filing date and no later than 6/15/13. Optional add-on services excluded. Cannot be combined with TurboTax Satisfaction (Easy) Guarantee.

© 2012 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2012. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

## Jackson Hewitt® also offers members two ways to save big on tax prep.

Valued Marquette Community Federal Credit Union members are entitled to save either \$30 on their individual income tax preparation at participating Jackson Hewitt Tax Service® locations nationwide or pay \$50 less than last year\* when

you switch to Jackson Hewitt from a competing tax preparer. Let Jackson Hewitt estimate your refund. FREE! Meet with one of their tax pros today to see what Jackson Hewitt can do for you. No appointment necessary.

**Jackson Hewitt Disclaimer:** Offer valid on tax preparation fees only. Does not apply to amendments, extensions, online tax preparation product or other services. Valid at participating locations and may not be combined with any other offer. Your Credit Union does not determine fees charged by Jackson Hewitt or its franchisees. If you are not satisfied with the fees quoted you are not obligated to complete your return with Jackson Hewitt and may decline their services any time prior to filing. Most offices are independently owned and operated. \*Offer valid for tax prep fees paid of \$150 or more. Proof of last year's tax prep fee required. Offer expires 4/30/13.

# 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, 2013 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

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

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

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

# March 1st is approaching quickly- Go Direct Today!

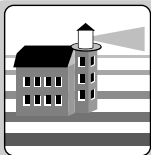
All federal benefits will be paid electronically by **March 1, 2013!** Sign up for direct deposit today! It's a safer and easier way to get your money. You are protected against fraud and identity theft since the money is deposited right into your account. Also, you have more control as you don't have to wait for a paper check. The payment is deposited into your account on schedule. If you do not choose an electronic payment option by

**March 1, 2013**, you will receive your payments via the **Direct Express®** Debit MasterCard® so you will not experience any interruption in payment. If you are already receiving your federal benefit payments electronically, this change will not affect you.

You may sign up for direct deposit by calling toll-free (800) 333-1795, Online by visiting [www.GoDirect.org](http://www.GoDirect.org), or in person at the Social Security office.

## 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.



**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, Treasurer

Connie Williams, Secretary  
John Greenberg, Director

Brian Anderson, Director  
Randy Girard, Director

Russ Ault, Director  
Doug Anderson, Director



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

