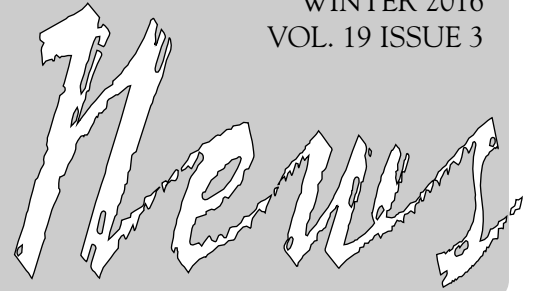


# Marquette Community Federal Credit Union

WINTER 2016  
VOL. 19 ISSUE 3



## 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 17th, 2016 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: Brian Anderson, John Greenberg and Russ Ault. The committee submits the following slate of nominees for the three open three year positions:

Erik Booth, Sue Noel, Jacob Greer

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 5, 2016. 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.



## 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.

## ONLINE BANKING!

**Transfer Funds • Make Loan Payments • View Account Information** (Balances and check clearings)  
**Check Copies and Verify Payroll Deposits**

## Mick's Pick

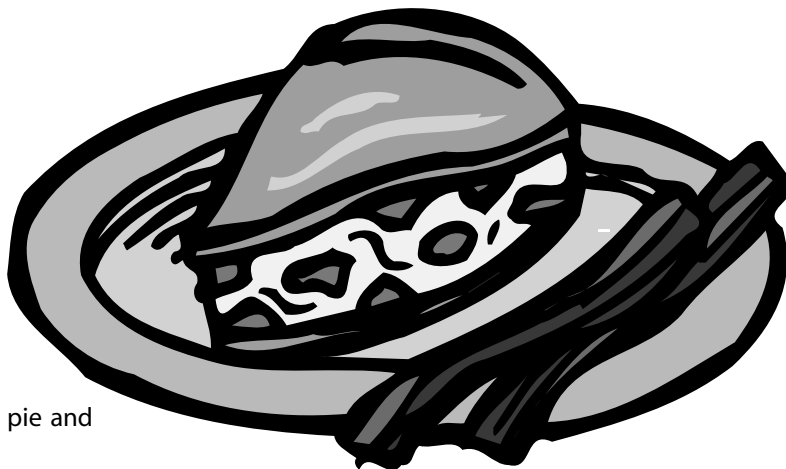
### Simple Spanakopita Pie

#### Ingredients

- 2 boxes (9 oz each) Green Giant™ Steamers™ frozen chopped spinach
- 1 container Pillsbury™ Gluten Free refrigerated pie and pastry dough
- 3 eggs
- 4 oz feta cheese, crumbled (1 cup)
- 1/2 cup whole-milk ricotta cheese
- 1/2 cup sliced green onions (8 medium)
- 2 tablespoons Watkins™ Garlic & Dill Snack & Dip Seasoning Mix

#### Directions

1. Heat oven to 425°F. Microwave frozen spinach as directed on box 6 to 8 minutes to thaw. Drain well; squeeze dry with paper towels.
2. Make pie crusts as directed on container for two-crust pie using 9-inch glass pie plate.
3. In large bowl, beat eggs with fork. In small bowl, place 1 teaspoon beaten egg; set aside. Add spinach, feta cheese, ricotta cheese, green onions and seasoning mix to eggs in large bowl. Mix until blended. Spread into crust-lined pie plate. Top with second crust; trim edges and lightly crimp.
4. Brush reserved egg on top crust. Cut 4 small slits in top.
5. Cover crust edges with strips of Reynolds Wrap® Aluminum Foil to prevent excess browning. Bake 30 to 35 minutes or until golden brown. Cool 15 minutes before cutting.



## Credit Union Tip

We offer a prepaid Visa TravelMoney card. It's a reloadable debit card that is accepted worldwide at Visa locations and ATMs. It's safe, secure, and may be cancelled if lost or stolen. We now offer a Visa TravelMoney chip card!



## Online Banking for Your Credit Card

You can manage your Credit Union Visa Credit Card at [www.ezcardinfo.com](http://www.ezcardinfo.com). At [www.ezcardinfo.com](http://www.ezcardinfo.com) you can check your balance, view your history and statements, and make payments.



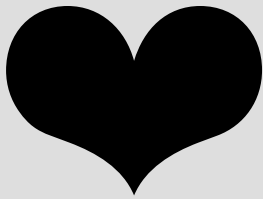
# Word Find

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 12, 2016 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

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

R	X	A	B	N	M	S	T	A	T	E	M	E	N	T	S	P	R	T	H
E	W	C	B	N	D	P	F	G	H	J	K	L	P	R	T	G	H	B	H
S	Q	T	Q	S	D	A	F	G	H	B	J	K	L	V	B	M	N	G	H
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S	Z	T	D	F	G	O	J	K	L	P	R	P	O	S	I	T	I	O	N
D	F	I	Q	Z	B	P	N	M	L	P	J	K	G	H	R	T	B	N	M
P	L	E	Q	Q	M	I	C	R	O	W	A	V	E	B	V	A	X	Q	B
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Q	W	T	G	Y	B	A	L	A	N	C	E	B	H	J	K	C	L	K	P
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# LOVE MY CREDIT UNION REWARDS

## Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Marquette Community Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

\* Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)

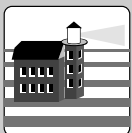
\* Get safety and security of roadside assistance and more for less than \$1 per week\* with CU Road Pal.

- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

*\*Based on individual roadside assistance plan*

**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 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 Joffe, Vice Chairman  
Connie Williams, Secretary

Suzanne Beckstrom-Noel, Treasurer  
John Greenberg, Director

Brian Anderson, Director  
Randy Girard, Director

Russ Ault, Director  
Erik Booth, Director



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

