

Marquette Community Federal Credit Union

WINTER 2018
VOL. 20 ISSUE 2



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, 2018 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: Sue Noel and Jake Greer. The committee submits the following slate of nominees for the three open three year positions and a one year position that was appointed due to the resignation of a

Board Member: Three year term nominations: Connie Williams, Brian Anderson, John Greenberg One year term nomination: Garry Tollefson

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 3, 2017. 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.

ONLINE BANKING!

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

Employee Spotlight



Valerie Beinlich has been employed at the CU for 10 years. She has 2 daughters and 2 grandsons. In her spare time she enjoys reading and traveling.



Andrew Johnson was born and raised in Marquette. He plays and coaches soccer in his free time, he also enjoys mountain biking, hiking, snowboarding, and food. Did we mention food???



Cathy Tuttle is married with 2 children and 4 grandchildren, 2 dogs and numerous chickens. In the summer she enjoys gardening and stream fishing. She also likes canning, making jewelry, cooking, baking, and making Finnish Cheese for family and friends.

Our Credit Union in the Community

Jeans For Charity

The employees at MCFCU pay \$1.00 to wear jeans every Friday. Every quarter the employees vote on a charity to give the funds to. This year's recipients were the Marquette Salvation Army's Adopt a Family,

Ishpeming Salvation Army's Adopt a Family, Hematite Power Packs, and UPAWS. It really gives the staff a good feeling to give something back to the community.



Overspent for the Holidays?

See our loan department for our great holiday special.

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 14, 2018 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

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

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

11. _____

12. _____

13. _____

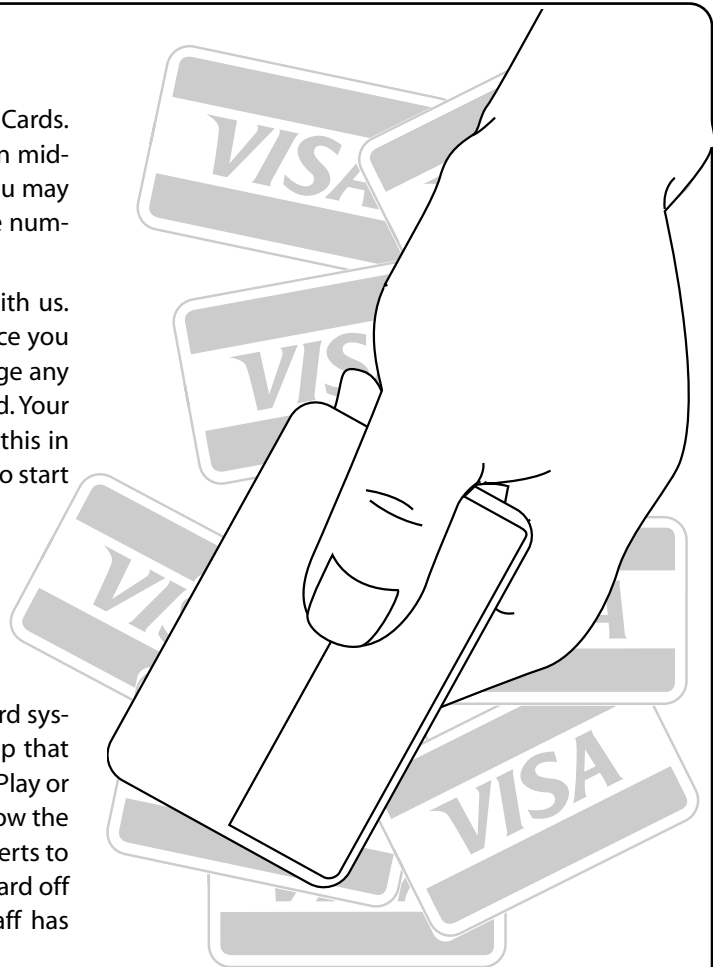
14. _____

15. _____

Dear Visa Debit Card Holder,

Your Credit Union is switching processors for our Visa Debit Cards. You will be receiving a new Visa Chip Debit Card in the mail in mid-January. You must call and activate the card before using it. You may call and activate these cards as soon as you receive them. The number to call will be on the card mailer.

Please call the number from the phone you have listed with us. You can select your PIN at the same time. For your convenience you may select the same PIN as before. You will also need to change any automatic payments that have been set up with your old card. Your old cards will stop working on January 24, 2018. Please keep this in mind and have your new Visa Debit Card activated and ready to start using on January 24, 2018.



Card Valet-For Visa Credit Cards

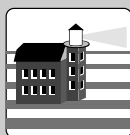
In September the Credit Union converted its Visa Credit Card system. One of the new services offered is Card Valet. It is an app that can be downloaded for your mobile phone. Just go to Google Play or the App Store and type Card Valet, download the app and follow the enrollment instructions. You can see recent transactions, set alerts to get texts when the card is used, and you are able to shut the card off when not in use or for temporarily misplaced cards. Our staff has tried it out and really like it.

OVERDRAFT OPTIONS

1. Transfer from savings
2. Overdraft Protection Loan
3. Overdraft Privilege "new"

As you can see we have many different ways to protect you from unwanted overdrafts. Stop in and we will find the best option for you.

Visit 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

Jake Greer, Treasurer
Connie Williams, Secretary

Sue Noel, Vice Chairman
John Greenberg, Director

Brian Anderson, Director
Randy Girard, Director

Garry Tollefson, Director
Russ Ault, Director



www.marquettecomm.org

