

# Marquette Community Federal Credit Union

WINTER 2015  
VOL. 17 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 19th, 2015 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: Phil Joffe, Sue Beckstrom-Noel and Russ Ault. The committee submits the following slate of nominees for the three open

three year positions: Connie Williams, Brian Anderson, and John Greenberg

The committee also submits the following candidate to fill a 1 year opening to replace a board member that resigned: Erik Booth

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 7, 2015. 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

## Chicken Burrito Bowls

### Ingredients

- 1 1/2 lbs. chicken breasts
- 1 (16 oz.) jar salsa
- 1 (15 oz.) can black beans, drained
- 1/2 lb. (8 oz.) frozen corn
- 1 Tbsp chili powder
- 1/2 Tbsp cumin
- 1/2 Tbsp minced garlic
- 1/2 tsp dried oregano
- 1/4 tsp cayenne pepper
- 1/4 tsp salt
- to taste cracked pepper
- 2 cups dry rice
- 8 oz. shredded cheddar
- 1/2 bunch cilantro

### Instructions

1. Add everything except the rice, cheese and cilantro to a slow cooker along with 1/4 cup of water for good measure). Give everything a good stir and make sure the chicken is covered in the mixture.
2. Secure the lid on your slow cooker and cook on low for 8 hours.
3. Near the end of the cooking time, cook the two cups of rice according to the package directions (bring the rice and 3 cups of water to a boil in a medium pot with a lid in place, as soon as it reaches a boil, reduce the heat to low and let simmer for 20 minutes. Fluff with a fork before serving).
4. After 8 hours of cooking, carefully remove the lid of the slow cooker. Stir with a fork to shred the chicken (it should be super tender and will shred easily). Build the taco bowls by placing rice on the bottom, then the taco chicken mix, shredded cheese and fresh cilantro.



## Marquette Office ATM Is Now In Third Drive Thru!

The ATM at the Marquette Office has been moved to the third drive thru lane. The move was done in order to reduce ATM downtime due to inclement weather.

## Statement Printouts

Starting January 1st 2015, all account history and statement printouts will have \$1.00 per statement fee. You will not be charged for your free E-Statements or your monthly

statement that you receive in the mail. You may view or print your statements anywhere and at any time through free online banking.

## DO A BALANCE TRANSFER AND SAVE

Are you paying off holiday debt on high interest credit cards, with interest so high that it could take years to pay off? Move your balance(s) to a Marquette Community Federal Credit Union Visa Credit Card and save. You may qualify for a

Visa Platinum card for as low as 8.49%! There are no annual fees. Apply online at [www.marquettecomm.org](http://www.marquettecomm.org) or stop by the Credit Union.

# 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 13, 2015 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

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

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

*Congratulations to the Fall 2014 Word Find Winner, Robert Mercure!*

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15. \_\_\_\_\_

# Enter the TurboTax \$25K Giveaway!



This year, make sure your taxes are done right and get a chance to win big. Try any TurboTax(r) Online product for free and you'll be entered into the TurboTax \$25K Giveaway.1

- **All you need to know is yourself. TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.**
- **You won't miss a thing. TurboTax searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.**
- **Double checks as you go. TurboTax runs error checks and a final**

**review of your return to help make sure your taxes are done right.**

**Start TurboTax now for free and be entered for an opportunity to win!**

1 TurboTax \$25K Giveaway. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Giveaway ends 2/26/15. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$15,000. Retail value, \$15,000. Ten (10) First Prizes: A check for \$1,000. Retail

value, \$1,000 each. Maximum retail value of all prizes is \$25,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129.

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## Credit Union Tip

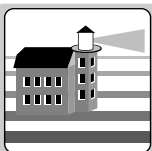
For your convenience, your checking account will automatically pull from your primary savings account that is attached to your checking account as needed. However, your primary savings account will not pull automatically from your checking account. If you have an item clearing your savings account and there aren't enough funds in the savings, you will be charged an overdraft fee.

## Superior Senior Accounts

As of January 1st, 2015, Superior Senior Members will no longer be offered a free box of checks. However, there are several benefits to being a Superior Senior Member:

- Free money orders and cashier's checks
- Reduced fees on wire transfers
- Reduced fees on Visa gift cards
- Credit Union sponsored outings

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)

