



Marquette Community Federal Credit Union

WINTER 2019
VOL. 21 ISSUE 2



Happy New Year from the staff.

Remote Deposit Coming Soon!

Remote Deposit is coming to your credit union. It currently is being tested by our employees to work out all the bugs before rolling it out to our members. You will see a

deposit button on the Mobile App. Just click it to get preapproved. Once you are approved please follow the instructions provided.

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 Jacobetti Center of Northern Michigan University, Marquette, MI 49855 on Thursday, March 21st, 2019 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, John

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

Jake Greer, Sue Noel, 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.

FRAUD

Your credit union is always looking for ways to help protect you against fraud. Here are some examples and tips for preventing Identity Theft and Fraud

Phishing

Beware! Thieves may be "phishing" (pronounced 'fishing') for your personal financial information. Account numbers, passwords, social security numbers, and other financial information are things crooks use to invade your checking account or charge their purchases to your credit cards. In the event crooks do get your personal information, you could become a victim of identity theft.

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Mick's Pick

Twice Baked Cheddar Potato Casserole

- 8 medium baking potatoes
- 1/2 cup butter, cubed
- 2/3 cup sour cream
- 2/3 cup 2% MILK
- 1 teaspoon salt
- 3/4 teaspoon pepper
- 10 strips bacon, cooked and crumbled, divided
- 2 cups shredded cheddar cheese, divided
- 4 green onions, chopped and divided

Preheat oven to 425°. Wash potatoes; pierce several times with a fork. Bake 45 to 60 minutes or until tender. Remove from oven; reduce oven setting to 350°. When potatoes are cool enough to handle, cut each potato lengthwise in half. Scoop out pulp and place in large bowl; discard shells. Mash pulp with butter; stir in sour cream, milk, salt and pepper.

Reserve 1/4 cup crumbled bacon for topping. Gently



fold remaining bacon, 1 cup cheese and half of the green onions into the potato mixture.

Transfer to a greased 11x7 baking dish. Top with the remaining cheese and green onions; sprinkle with reserved bacon. Bake 15-20 minutes or until heated through and cheese is melted.

FRAUD Continued from page 1

Vishing

Vishing is a threat where would-be criminals use the phone to obtain your private information for their personal gain. Vishing is similar to phishing scams that rely on email to steal customers identities; vishing uses internet telephone calls. Criminals use the information obtained to steal money from accounts, rack up charges on credit cards and commit identity theft.

Smishing

Smishing is the mobile counterpart to phishing. Instead of being directed by email to a website, a text message is sent to the user's cell phone or other mobile device with some ploy to click on a link. The link causes a Trojan to be installed on the cell phone or other mobile device.

Secret Shopper Schemes

Many retail and service companies often hire individuals to evaluate or perform secret checks on themselves or their competitors. Fraudsters are now capitalizing on this employment opportunity and stealing members' money and in many cases their identity.

Here are some tips to avoid Identity Theft

1. Keep a list of all account numbers in a secure, confidential place in case you experience problems with lost cards or theft of checks

2. Notify your financial institution immediately if you suspect your accounts have been compromised, or if you have any lost cards or checks.

3. Store extra boxes of checks in a secure place

4. Do not provide any personal information to a third party unless you are confident of the purpose and feel secure that the information will not be misused.

5. Keep credit cards, ATM cards, debit cards, and checkbooks secure at all times. Do not leave purses or pocketbooks unattended at any time.

6. Place only minimal personal information on the top of your checks

7. Be sure to review all account statements regularly. Notify your financial institution immediately if there are any discrepancies when you balance your accounts.

8. Report any suspicious activity to law enforcement and to your financial institution.

9. Do not store or write PIN information on cards or anywhere in your pocketbook or purse.

10. Shred or destroy any documents that contain personal information before putting them in the garbage

11. Remove mail from your mailbox promptly.

12. Consider mailing payments and checks at the post office instead of leaving them in your mailbox for pickup.

13. Please cooperate fully with merchants or financial institutions that request proper identification. They are doing it to protect your interest.

SHHHH! TOP SECRET!

Sign your name and contact information to be eligible to receive a \$25 prize!

Name _____

Phone _____

Eligible to win if received by February 15, 2019

Employee Spotlight



Dan Freberg

Dan lives in the country on the farm with his wife, 4 kids, 7 dogs, 3 cats, 30 chickens, 6 turkeys, and five ducks. Dan enjoys camping and golfing in the summer and coaching basketball in the winter. Dan has worked for the Credit Union since the Harvey Branch opened in 2009.



Avery Heinz

Avery is from Davidson North Carolina. He likes to play guitar, banjo, piano, and bass. He also likes to write short stories on his typewriter.



Heather Smith

Heather is married with 5 children. In her spare time she enjoys shopping, watching her children play sports, and traveling. Heather's favorite time of year is summer.

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

Harvey Branch

5096 US Highway 41 S., Marquette MI 49855 • Fax: 249-9670 •

Branch Hours

Monday – Thursday 9:00 to 5:00 • Friday 9:00 to 6:00

Saturday 9:00 to Noon

Marquette Office

1230 W. Washington St., Marquette MI 49855 • Fax: 228-7662

Main Office and Harvey Phone ... 228-9850

VISA Card Information 1-855-308-7880

Marquette Branch Hours

Drive Through Monday – Thursday 8:00 to 5:30 • Friday 8:00 to 6:00

Lobby Monday – Thursday 9:00 to 5:00 • Friday 9:00 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

