



MENOMINEE COUNTY FEDERAL CREDIT UNION

Serving all of Menominee County from four convenient locations!

“Looking Forward, Reaching Higher, Building Tomorrow, Today!”

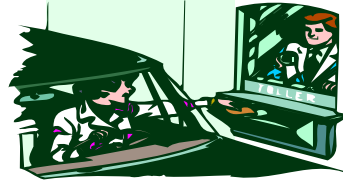
60<sup>th</sup> Anniversary Loan Specials!

March 10, 2008 – May 31, 2008
\$6000.00 Maximum loan amount
up to 36 months 6.60% APR.

And

Titled Recreational Vehicle Loan
6.60% APR. up to 60 months
(for members that qualify)

Beginning April 1, 2008
the Menominee and Powers office drive through will be open at 8:30 a.m. everyday!



Home Banking

Benefits include:

- \*View account information from your personal computer
\*Balance your account anytime of the day or night
\*Obtain copies of checks
\*Transfer funds from one account to another
\*Home Banking & E-Statements are safe and secure
\*Save your statements to your computer
\*Print copies of your statements when you need them
www.menomineecountyfcu.com

DID YOU KNOW?

The Credit Union has great mortgage rates starting as low as 5.25%.

Certain conditions apply. Stop in for details on how the Credit Union can help you refinance or purchase that dream home today.



Youth Month

Visit Menominee County Federal Credit Union and help us celebrate youth month! We will show youth how small change can lead to both saving for the future and saving the environment. Stop by our lobby for children's drawings throughout the month. Also open a new account or make a deposit to an existing account and get a free gift!

And remember, Menominee County Federal Credit Union, membership is open to all your family members. Stop by and see us today



Start 2008

With Stress Free Car Shopping

Get on the Spot Financing without leaving the dealership! Decide on the make and model of the vehicle that you wish to purchase at any of the following dealerships:

- Linder & Sorenson
Gustman Automotive
M & M Motors

Marinette Automotive Group

Identify yourself as a Menominee County Federal Credit Union member and apply for our low rate financing. Within minutes, you'll have a financing decision.

## IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION MENOMINEE COUNTY FEDERAL CREDIT UNION PRIVACY NOTICE

Menominee County Federal Credit Union is owned by its members and run by a board of directors elected by those members. We want you to know that the privacy and confidentiality of your personal information is a top priority of the credit union. We are required by law to provide you with this notice in order to inform and explain to you how we collect, use, and safeguard your personal financial information. If you have any questions about this disclosure or what it says, please contact a member service representative.

### Information We Collect About You

From membership and other applications for products and services submitted by you, we obtain information such as, but not limited to, your name, address, social security number, employer, income, and account information at other financial institutions. From transactions with us and other companies we work with to provide you with products and services, we obtain information such as account balances, payment histories, parties to transactions, and credit card usage. From consumer reporting agencies we obtain information related to your creditworthiness.

### Information About You We Share

We disclose information we collect about you under certain circumstances and as permitted or required by law. The disclosure of this information typically includes processing transactions on your behalf, as you authorize, to provide you with a product or service, to conduct the operations of this credit union, and to protect the security of our financial records.

In order to provide you with certain products and services, we sometimes disclose your information with other organizations. In some cases we enter into agreements with third parties to provide these products and services to you on our behalf or to jointly market products and services. For example, as a benefit of membership we make insurance products available to you at discounted premiums. In order to do this, we provide information such as your name and address to the insurance company that offers its products to you. To protect your privacy, we only do business with companies that agree in writing to maintain strong confidentiality protections. We restrict these companies to using your information only for the reason we have given to them, and for no other purpose. In the event that you terminate your membership we will not share any of your information we have collected about you, except as permitted or authorized by law.

### How We Protect Your Information

Under no circumstances do we provide any information we collect about you to telemarketers or other third parties that do not act on your behalf as a member of this credit union. We provide all users of our ATMs with protection of their personal financial information. We restrict access to nonpublic personal information about you to only those employees who have a specific business purpose for accessing and utilizing this information. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards as part of a comprehensive risk management system that complies with federal regulations to protect against anticipated threats or hazards to the security of your information and to protect against unauthorized access and use of that information.




### WHAT'S NEW?

The Credit Union now offers a **72 month** term on new vehicles. Stop in and talk to a friendly loan officer on how to get pre-approved for that new vehicle!

**Great America Discount Tickets**  
&  
**Noah's Ark Discount Tickets**

Are available at any of our Credit Union Offices!



**MCFCU Staff**

Pamela Bottkol, CEO  
Judy Terrien, COO  
Rebecca Harding, Branch Manager  
Marilyn Wencl, Senior Loan Officer  
Julie Mueller, Office Supervisor  
Danielle Kirschner, Office Supervisor  
Debbie Wells - Powers Office Supervisor  
Cindy Myers, Loan Officer  
Nicole Dahl, Loan Officer  
Connie Marsicek, Loan Processor  
Cheryl Beyer, Loan Processor  
Jennifer Humphries, Teller  
Tember Haley, Teller  
Angela Thompson, Teller  
Shelly Cappaert, Head Teller  
Loni Triest, Teller  
Beth Smith, Teller  
Amber Maahs, Teller  
Carrie Graf, Head Teller  
Kacie Hanchek, Teller  
Stephanie Turcotte, Teller  
Julie Suennen, Teller  
Nikki Powell, Teller  
Tiffany Wood, Teller

**Board of Directors**  
Gerald Betters, President  
Ron Rife, Vice President  
Clem Veesser, Treasurer  
Mayme Smka, Secretary  
Brian Forgette, Gary Thyne, Jeff Stage

**Supervisory Committee**  
Shirley Charlier  
Gary Thyne



### **OFFICE HOURS**

<u>POWERS HOURS</u>	<u>CARNEY HOURS</u>	<u>MENOMINEE HOURS</u>	<u>STEPHENSON HOURS</u>
Mon.-Wed.: 8:30 to 4:30	Mon.: 9:00 to 4:30	Mon.-Wed.: 8:30 to 4:30	Mon.-Wed: 9:00 to 4:30
Thursday: 8:30 to 5:00	Thursday: 9:00-5:00	Thursday: 8:30-6:00	Thursday: 9:00 to 5:00
Friday: 8:30 to 6:00	Friday: 9:00 to 5:00	Friday: 8:30 to 5:00	Friday: 9:00 to 5:00
Saturday: 8:30 to noon	Saturday - CLOSED	Saturday: 8:30 to noon	Saturday - CLOSED

### **OFFICE LOCATIONS**

Box 604, W3803 Hwy 2/41 Powers, MI 49874 Phone: (906) 497-5229 Fax: (906) 497-5881	PO Box 57 Carney, MI 49812 Phone: (906) 639-5555 Fax: 906-639-5556	2600 10th Street Menominee, MI 49858 Phone: (906) 863-5566 Fax: (906) 863-1131	Box 433 * S320 Hwy 41 Stephenson, MI 49887 Phone: (906) 753-4746 Fax: (906) 753-2883
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Email: [menominee@mcfcu.us](mailto:menominee@mcfcu.us) or [powers@mcfcu.us](mailto:powers@mcfcu.us)  
[stephenson@mcfcu.us](mailto:stephenson@mcfcu.us)

**WE'RE ON THE WEB - [www.menomineecountyfcu.com](http://www.menomineecountyfcu.com)**



Your Savings insured to \$100,000

**NCUA**

National Credit Union Administration, a U.S. Government Agency

