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MENOMINEE COUNTY FEDERAL CREDIT UNION

Serving all of Menominee County from four convenient locations!

Looking Forward, Reaching Higher, Building Tomorrow, Today! "

New Loan!! FIRST PAYMENT WAIVED!!!

Financial crunch, bank-bail outs, economy downslide! Are you tired of hearing only negative news?

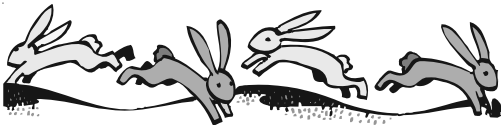
How does WAIVING your first payment sound!

All members that purchase a new Vehicle or Transfer a vehicle loan from another financial institution to our credit union:

WE WILL MAKE YOUR FIRST LOAN PAYMENT!* NOW THAT'S GOOD NEWS!

Stop in or call a loan officer today to see if you qualify to take advantage of this great offer!

* Certain restrictions apply. Maximum payment \$400.00. No indirect loans. We reserve the right to discontinue special at any time.



Spring Loan Special! March 10, 2009 - May 30, 2009 (for members that qualify) \$5,000.00 Maximum loan amount up to 22 months 4.99% APR. Base Rate (based on Credit Report)



ATTENTION ALL DEBIT AND ATM CARD HOLDERS!

We are excited to announce a change in our ATM/Debit card program. In June we will be changing our atm and debit card program from Co-op Network to Fiserv EFT. As a cardholder you will still be able to use any co-op network ATM surcharge free.

Watch your mail, important information regarding these changes will be mailed to all card holders soon.



Invest in America

Why Invest in America?

When you buy an American made vehicle, you're investing in America. When a credit union finances your new vehicle, home or small business, they're investing in America too. Credit unions have a heritage of supporting their members which, in turn, supports our country. We're looking to boost the economy not just one car at a time, but one member at a time as well.

Save Money on a New Vehicle - and Invest in America at the Same Time!

We know times are tough all over. That's why credit unions throughout the United States have partnered with GM and Chrysler to help credit union member save money on a new car or truck. And depending upon which vehicle your choose, you could save up to thousands of dollars on a brand new American-made vehicle. What better way to support your country!

Save Money through Your Credit Union

When you finance your new vehicle through your credit union, you'll be saving even more with our fantastically low loan rates. That's another great reason to invest in America!

To find out more about GM and Chrysler's individual discount offer, click on the invest in America link on our website: www.menomineecountyfcu.com

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.

Did you know?

The Credit Union also has great mortgage rates starting as low as

4.65%.

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

MCFCU Staff

Pamela Bottkol, CEO
Judy Terrien, COO
Rebecca Harding, Branch Manager
Debbie Wells - Powers Office Supervisor
Julie Mueller, Office Supervisor
Danielle Kirschner, Office Supervisor
Steve Rogers, Office Supervisor
Marilyn Wencil, Loan Officer
Cindy Myers, Loan Officer
Nicole Dahl, Loan Officer
Carrie Graf, Loan Officer
Connie Marsicek, Loan Processor
Shelly Cappaert, Loan Processor
Tember Haley, Teller
Angela Thompson, Teller
Sheryl Lauscher, Teller
Beth Smith, Teller
Amber Maahs, Teller
Kacie Hanchek, Teller
Kelley Kleikamp, Teller
Michelle Johnson, Teller
Julie Suennen, Teller
Nikki Powell, Teller
Tiffany Wood, Teller
Casey Moreau, Teller
Amber Hartman, Teller
Stefanie Turcotte, Teller

Board of Directors

Brian Forgette, President
Jeff Stage, Vice President
Clem Veaser, Treasurer
Mayme Srnka, Secretary
Jery Bartnicki, Gary Thyne, Ron Rife

Supervisory Committee

Shirley Charlier Martha Savord
Gary Thyne

Fight Fraud



Here are some ways that you can help protect yourself against fraud.

- Be suspicious of request for information verification. No financial institution will request your password or verification of any information.
- Do not respond to suspicious text messages that request your account or personal information.
- Watch for email with suspicious grammar and incorrect spelling.
- Never click on a link from a suspicious email. If you wish to visit the company's website:

Type out the URL instead of using any link contained in the suspected email.

- Never cash a check that requires you to wire transfer the funds somewhere else.

If you fall victim to an attack, act immediately to protect yourself and contact us immediately.

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 or powers@mcfcu.us
stephenson@mcfcu.us

WE'RE ON THE WEB - www.menomineecountyfcu.com

