

Fall Greetings

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M_{ENOMINEE}
C_{OUNTY} **F**_{EDERAL} **C**_{REDIT} **U**_{NION}

Serving all of Menominee County from three convenient locations!

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

CREDIT UNION DAY!
Thursday, October 18, 2007

Celebrate!

Powers Office Grand Opening!
Friday: October 19, 2007

On Thursday, October 18, 2007 over 157 million Credit Union members worldwide will celebrate International Credit Union Day.

The Credit Union focus has always been SERVICE to their members. For one member this service may mean refinancing a car at a lower rate. For someone else it might mean investing their funds in a high rate certificate of deposit. Credit Unions provide the services that member's request – from checking, cd's and saving accounts, to credit cards, loans and mortgages. No need is too big or too small.

Join us as we celebrate International Credit Union Day on
Thursday October 18th

AND

Join us as we celebrate the Grand Opening of our Powers office ADDITION
on **Friday October 19, 2007!**

REGISTER FOR PRIZES!

CD & Loan Specials!

Refreshments!

Thank YOU! MCFCU would like to extend a special thank you to the following business for the exceptional job they did remodeling and expanding the Powers office!

Dave Wickstrom and crew (General Contractor)	Jim Wickstrom (Furniture)	Joe Marcoe (R&T Electric)		
Twin City Trucking	Sivinicki Tile	Great Lakes Sheet Metal	Midwest Security	Ethington Enterprises
Essers	Jim Pineau (Big Smile Technology)	Erickson Plastering	Beihl Construction	Millers Office Supply

Nomination of Officers

The deadline for the nominations of officers for Three (3) positions on the Board of Directors is January 29, 2008. Nominations will not be accepted from the floor at the Annual Meeting. Further information on the nominating process is posted on the bulletin boards at all of our credit union offices. Nomination petitions are available at all of our offices and can be obtained by contacting any one of the following nominating committee members.

Rebecca Harding, Chariman  906-863-5566
 Marilyn Wencil 906-497-5229
 Julie Mueller 906-753-4746

Fair and Accurate Credit Transaction Act

As a ruling under the FAIR AND ACCURATE CREDIT TRANSACTION (FACT) ACT, the following notice may affect your credit reporting.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNTS TO CREDIT BUREAUS, LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Christmas Loan Special

October 17th, 2007 – December 21st, 2007
(for members that qualify)

\$1,200.00 Maximum loan amount
up to 12 months

6.87% APR.

MCFCU Staff

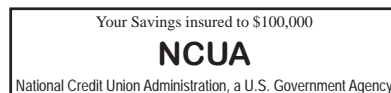
Pamela Bottkol, CEO
 Judy Terrien, COO
 Rebecca Harding, Branch Manager
 Marilyn Wencil, Office Supervisor
 Julie Mueller, Office Supervisor
 Cindy Myers, Loan Officer
 Nicole Dahl, Loan Officer
 Connie Marsicek, Loan Processor
 Cheryl Beyer, Loan Processor
 Danielle Kirschner, Head Teller
 Jennifer Humphries, Teller
 Debbie Wells - Collector-Teller
 Tember Haley, Teller
 Angela Thompson, Teller
 Shelly Cappaert, Teller
 Loni Triest, Teller
 Erin Lundquist, Teller
 Amber Bellmore, Teller
 Carrie Fergens, Teller
 Kacie Hanchek, Teller
 Stefanie Turcotte, Teller
 Julie Suennen, Teller

Board of Directors

Gerald Better, President
 Ron Rife, Vice President
 Clem Veese, Treasurer
 Mayme Srnka, Secretary
 Brian Forgette
 Gary Thyne
 Jeff Stage

Supervisory Committee

Shirley Charlier
 Gary Thyne



Indirect Lending

It's getting colder outside but our rates are still HOT! We have

vehicle rates starting as low as **5.25%!**

Did you know Menominee County Federal Credit Union has indirect lending with the following dealerships:

Gustmans

Marinette Automotive Group

M&M Motors

North Honda Motorsports

Lindner & Sorenson

The Ford Motor Company



It's easy! Stop in at any of the above dealerships and pick out a vehicle, fill out an application and get approved without leaving the building.



Holiday Hours

Columbus Day : October 8, 2007 : **CLOSED**
 Thanksgiving Day : November 22, 2007 : **CLOSED**
 Christmas Eve Day : December 24, 2007 : **9-12**
 Christmas Day : December 25, 2007 : **CLOSED**
 New Years Eve Day : December 31, 2007 : **9-3**
 New Years Day : January 1, 2008 : **CLOSED**



Season's Greetings!

OFFICE HOURS

POWERS HOURS
 Mon.-Wed.: 9:00 to 4:30
 Thursday: 9:00 to 5:00
 Friday: 9:00 to 7:00
 Saturday - 9-12 (drive up only)

MENOMINEE HOURS
 Mon.-Wed.: 9:00 to 4:30
 Thursday: 9:00-6:00
 Friday: 9:00 to 5:00
 Saturday - 9 to noon (Drive up only)

STEPHENSON HOURS
 Mon.-Wed: 9:00 to 4:30
 Thursday: 9:00 to 5:00
 Friday: 9:00 to 5:00
 Saturday - CLOSED

OFFICE LOCATIONS

Box 604 * W3803 Hwys 41 & 2
 Powers, MI 49874
 Phone: (906) 497-5229
 Fax: (906) 497-5881

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

Email: menominee@mcfcu.us or powers@mcfcu.us
stephenson@mcfcu.us

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