

Higher, Building Tomorrow, Today!

Looking Forward, Reaching

Checking: Make The Switch (It's quick and easy!)

Little fees and sneaky "extras" can really add up. Why not take advantage of our totally free checking account?

You can enjoy hassle-free checking with no monthly service fee, no per-check charge, and a free Debit Card. Compare these benefits to your current account. In many cases, our members end up saving \$100 a year or more. Stop by and we'll help you make the switch!

Save Time And **Go Green** With Our Online Services

There are simple changes that all of us can make to cut down on our energy usage – including signing up for online services here at Menominee County Federal Credit Union.

Make sure you are taking advantage of all these services:

Online Banking: View your balances, transfer money, take a look at your cleared checks and more, from your home or office computer.

Online Bill Pay: This service makes paying bills amazingly quick and easy. And just think – you'll save 44 cents on each payment because you won't need stamps.

E-Statements: Why receive your statements by mail? You can view them online instead, free of charge.

Online loan applications: There's no need to wait for business hours or drive to the Credit Union. You can apply for loans or VISA Cards on our website.

Visit our website at www.menomineecountyfcu.com to learn more about any of these services.

Did you know...?

If every household in the country viewed and paid bills online, we could:

- Save 16.5 million trees
- Conserve enough energy to provide residential power to San Francisco for an entire year
- Decrease greenhouse gases by 3.9 billion pounds, which is comparable to having 355,000 fewer cars on the road
- Reduce toxic wastewater by 13 billion gallons, enough to fill almost 20,000 swimming pools

Do your part! Sign up for Online Bill Pay today.



Drive Down Your Payments

With A Credit Union Auto Loan

When it comes to your car payments, smaller is better. That's why it is so important to get the lowest possible rate. Here at Menominee County Federal Credit Union, we have great rates, budget-friendly terms, and fast, friendly service.

You can finance a new or used vehicle with us, or bring in your loans from other financial institutions and ask about refinancing. If you're paying a higher rate right now, you might be able to reduce your monthly payments. We'll be happy to run the numbers for you.

Just call our loan department, stop by any branch, or visit www.menomineecountyfcu.com.



Just file it! We'll help.

Eligible members can get free assistance with Federal and State tax preparation! Please click on "Just file it" on our website to see if you qualify.

Tips For Maintaining Your Checkbook Register

- Always write down every transaction immediately. Mental notes of transactions don't work for most people.
- Be sure that you have enough money in your account, and never write a check or use your debit card unless you are certain the funds are there.
- Remember that checks deposited into your account may not be available immediately.
- Keep in mind when using your debit card, a merchant may place a hold on some funds until the transaction clears. This is especially common at gas stations and hotels.

Time For An Update?

From time to time we do need to contact our members, so it's important for us to have your current information, including your address, phone number, and email. We also need to maintain the correct beneficiary information for accounts such as IRAs. Please let us know if we need to update anything. Thanks for your help!

Annual Meeting: You Are Invited!

Saturday, February 6th

Chip-In Island Resort & Convention Center • Harris, Michigan

- REGISTRATION: 4:00 P.M. – 5:00 P.M. (CST)
 DINNER: 5:00 P.M. (CST)
 MEETING: Following Dinner
 TICKETS: \$10.00 (includes dinner & refreshments)



Winter Word Search

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

Brrr Chilly Hat January
 Mittens Snow Winter



Fun facts about coins

- Nickels, dimes, and quarters are pickled before they're minted. It might sound strange, but this makes them clean and shiny.
- A penny made in 1839 was called "Silly Head" because most people thought the picture of Miss Liberty on the front looked silly.
- Coins last a lot longer than bills. A coin usually lasts about 30 years, while paper money only lasts for 18 months.
- There is a new coin that you can read with your fingers! It's called the Louis Braille Silver Dollar. Visit www.louisbraillecoins.com to learn more.

POWERS
 Box 604, W3803 Hwy 2/41
 Powers, MI 49874

Office 906.497.5229
 Fax 906.497.5881

Office Hours

Mon. - Wed. 8:30 to 4:30
 Thursday 8:30 to 5:00
 Friday 8:30 to 6:00
 Saturday 8:30 to noon

CARNEY BRANCH
 P.O. Box 57
 Carney, MI 49812

Office 906.639.5555
 Fax 906.639.5556

Office Hours

Monday 9:00 to 4:30
 Thursday 9:00 to 5:00
 Friday 9:00 to 5:00
 Saturday CLOSED

MENOMINEE BRANCH
 2600 10th Street
 Menominee, MI 49858

Office 906.863.5566
 Fax 906.863.1131

Office Hours

Mon. - Wed. 8:30 to 4:30
 Thursday 8:30 to 6:00
 Friday 8:30 to 5:00
 Saturday 8:30 to noon

STEPHENSON BRANCH
 Box 433 * S320 Hwy 41
 Stephenson, MI 49877

Office 906.753.4746
 Fax 906.753.2883

Office Hours

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

