

Summer Greetings

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MENOMINEE COUNTY FEDERAL CREDIT UNION

Serving all of Menominee County from three convenient locations!

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



Home Sweet Home

There is no place like home and there is no place like Menominee County Federal Credit Union for your home loan needs.

Home ownership is still a part of the American dream. At Menominee County Federal Credit Union, we make dreams come true. With mortgage rates as low as 5.90% and amortized terms up to 30 years, MCFCU may have the best home loan program for you.

We offer direct deposit along with automatic transfers to make the payment processing easy for you. If you are in the market to purchase, remodel, consolidate or just refinance your present home mortgage, stop in for details on how we can help.



MENOMINEE COUNTY FEDERAL CREDIT UNION

Scholarship Recipients

Menominee County Federal Credit Union is pleased to announce the following seniors were awarded one of three (3) \$500.00 scholarships. The recipients were: **Kayla Sadowski, Kacie Hanchek and Benjamin Otradovec.**

The purpose of Menominee County Federal Credit Union scholarships is to recognize and assist members in the achievement of their educational and citizenship potential.

Kayla Sadowski, Menominee, Michigan, graduated from Menominee High School with a 3.67 GPA. While in high school, Kayla was active in National Honor Society, Student Council, Tri-y, Spanish club and Tennis. Kayla was also involved in community service activities. Kayla plans on pursuing a career in Pre-medicine at Carthage College.

Kacie Hanchek, Wilson, Michigan, graduated from North Central High School with a 3.20 GPA. While in high school, Kacie was active in the Student Council, Basketball, Track and Cheerleading. Kacie volunteers at her church and is also involved in many other community service activities. Kacie plans on attending Bay De Noc Community College to pursue a career in Business Administration.

Benjamin Otradovec, Nadeau, Michigan, graduated from Carney Nadeau Public School with a 3.28 GPA. Benjamin was active in 4-H, Cross Country, Track and Hockey. Benjamin also was very involved in many community service activities such as coaching track and teaching hockey. Benjamin plans on attending Northern Michigan University to pursue a career in Elementary Education.

Menominee County Federal Credit Union awards three scholarships each year to area high school seniors. Applications for the scholarships are available in January.

Great Loan rates!

TITLE VEHICLES: AUTO NEW AND USED

MAX TERM (in Months)	0-36	37-48	49-60	61-72
2006-2007	5.25%	5.50%	5.90%	6.90%
2002-2005	5.50%	5.75%	5.90%	
2000-2001	8.00%	8.25%	8.75%	
99 +older	9.90%			



Rates and terms are subject to change without notice.
All loan applications are subject to credit approval.

Let us know!

If you plan on moving, please remember to let us know your new address and phone number.

Vacation Needs

Let Menominee County Federal Credit Union help you with all your vacation needs. Here are some of the great items that we can offer you:

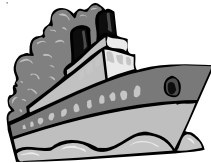
Travelers Cheques

- Replaceable if stolen
- Accepted almost everywhere
- Insured
- Easy to use



ATM/Debit Cards

- Make withdrawals, deposits & purchases.
- Access your account anywhere you go
- No fee when you use your debit card to make a purchase
- Fast and Easy to use



Credit Cards

- Rates as low as 6.90%
- 25 day grace period
- Use anywhere Visa is accepted
- Fast and Easy to use

Remember to plan ahead and get your ATM/Debit and Visa cards ordered so that you have all of your vacation needs met before you go.

E-Statements



the E-asy way to receive your statements

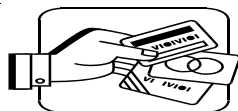
Are you tired of waiting for your Credit Union Statement to come in the mail?

Sign up to receive E-statements.

E-statements give you the ability to view and print your statement in an

E-asy to read format. E-statements are secure and safe. For more information on E-statements call the credit union or visit us online at

www.menomineecountyfcu.com



Platinum Preferred VISA Card!

6.90%

Stop in and fill out an application today!



MCFCU Staff

Pamela Bottkol, CEO
 Rebecca Harding, Branch Manager
 Marilyn Wencl, Office Supervisor
 Julie Mueller, Office Supervisor
 Cindy Myers, Loan Officer
 Nicole Dahl, Loan Officer
 Mike Valentine, Loan Officer
 Danielle Kirschner, Head Teller
 Jennifer Humphries, Teller
 Missy Perry, Loan Processor-Teller
 Debbie Wells - Collector-Teller
 Connie Marsicek, Teller
 Cheryl Beyer, Teller
 Nomale Thoney, Teller
 Shelly Cappaert, Teller
 Loni Triest, Teller
 Amber Bellmore, Teller
 Carrie Firgens, Teller
 Kacie Hanchek, Teller
 Stefanie Turcotte, Teller
 Julie Suennen, 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



CEO UPDATE!

Hello!

Our Powers office is unquestionably under construction! Long lines in the lobby, closed drive-up and ATM, lack of parking just to name a few of the inconveniences our members have had to endure. I would like to extend a huge THANK YOU to everyone for your exceptional support and understanding during this process. I would also like to convey a special thank you to Don Palmer, staff and all the students at North Central High School. Your cooperation during the construction process has been outstanding!

Watch for details regarding our Open House as soon as construction is completed.

Saturday drive-up hours (9-12) began in our Menominee office on May 1, 2007. We anticipate opening the drive-up in our Powers office on August 4, 2007. Notices regarding this will be posted in our lobby in July.

Whatever activities you have planned this summer your Credit Union is here for you with convenient services and affordable loans that will save you both time and money. After a long, hard winter and short spring, you deserve to have a little fun this summer. How about a new car, truck, van, SUV, boat, RV or motorcycle? With Menominee County Federal Credit Union's great loan rates, you can afford to have fun without breaking your budget. For our current rates, please call or stop by our offices or visit our website at www.menomineecountyfcu.com. Don't forget that you can apply for your loan online too!

Whatever your future financial needs or plans are, Menominee County Federal Credit Union will be there, ready to serve you. We wish all of you a happy and safe summer.

Pam Bottkol
CEO



Great America Discount Tickets

&

Noah's Ark Discount Tickets

Are available at any of our Credit Union Offices!



OFFICE HOURS

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 6:00
 Friday: 9:00 to 5:00
 Saturday - CLOSED

POWERS HOURS

Mon.-Wed.: 9:00 to 4:30
 Thursday: 9:00 to 5:00
 Friday: 9:00 to 7:00
 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