

Spring 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! "



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 **5.90%**. Certain conditions apply. Stop in for details on how the Credit Union can help you refinance or purchase that dream home today.



OPEN SATURDAY'S

Beginning May 5th, 2007 the Menominee office drive up will be open from 9am-12pm.

The Powers office will begin Saturday drive up hours in August.

CEO UPDATE!

Hello!

The credit union held its 58th annual meeting on March 24, 2007 at the Chip Island Resort and Convention center. Jeff Stage and Brian Forgette were re-elected for positions on our Board of Directors. Once again we would like to thank Sherry and her staff from the Chip In Resort for doing such an excellent job!

In October, we sent out a membership survey. We were very pleased with the response we received. Thank you to all of our members that participated in this survey. Here is a brief summary of the 279 responses we received:

- 67 of the responses requested Saturday hours. **Based on this request**, we will begin Saturday hours, from 9-12, at our Powers and Menominee offices. This will be for drive-up only, the lobby will not be open. We will begin at our Menominee office on May 5th. The Powers office will begin in August. The decision to delay at our Powers office is due to the building expansion project, which will not be completed until August.
- We received over 100 very positive / supportive comments. The main comment referred to wonderful staff and the excellent service they receive. **THANK YOU** for your kind words.
- We received comments from some members that were very helpful regarding concerns they have. We take all of your suggestions and comments seriously and will make every effort to assure your satisfaction is our number one priority.
- Many requested a drive-up at our Stephenson location, however, we do not own this building and are unable to provide a drive up.
- We received 41 requests for Atm / Debit card applications and 16 requests for VISA card applications.
- Out of the 279 members that responded 211 currently have their checking account at the credit union.

With the never ending changes in technology, we will continue to review all services offered to our membership and ways to improve. Suggestions and comments are always welcome and appreciated.

A challenge for all credit unions has been numerous new fraud scams and schemes in attempts to obtain our members account and personal information. Remember **WE WILL NOT** call asking for your account number or personal information.



MCFCU Staff

Pamela Bottkol, CEO
 Mike Valentine, Assistant CEO
 Rebecca Harding, Branch Manager
 Marilyn Wencil, Office Supervisor
 Julie Mueller, Office Supervisor
 Cindy Myers, Loan Officer
 Nicole Dahl, 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
 Melissa Kloskey, Teller

Board of Directors

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

Supervisory Committee

Shirley Charlier
 Gary Thyne

POWERS HOURS

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

MENOMINEE HOURS

Mon.-Wed.: 9:00 to 4:30
 Thursday: 9:00-6:00
 Friday: 9:00 to 5:00
 Saturday - CLOSED

STEPHENSON HOURS

Mon.-Wed: 9:00 to 4:30
 Thursday: 9:00 to 6:00
 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@mfcfcu.us or powers@mfcfcu.us

stephenson@mfcfcu.us

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



We have implemented a fraud alert page on our web site in an effort to keep our members informed of all fraud scams. Please take the time to review this periodically, I am sure you will find useful information.

I would like to take this opportunity to thank all of our members for their continued support of our credit union and the credit union movement. Without your loyal support, we would not have the continued success we have had over the years. Again, thank you for your support and dedication to using the credit union for your financial services.

Happy Spring!

Pam Bottkol



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!

Loan rates

MAX TERM	0-36	37-48	49-60	61-72
TITLE VEHICLES: AUTO NEW AND USED				
NEW	5.25%	5.50%	5.90%	6.90%
2005-2007				
USED				
2001-2004	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.