

Winter Greetings



Menominee County Federal Credit Union Annual Meeting

SATURDAY MARCH 24, 2007

At

Chip-In Island Resort & Convention Center
Harris, Michigan

Registration: 4 p.m. – 5 p.m. (CST, Central Standard Time)

Dinner: 5 p.m. (CST, Central Standard Time)

Meeting: Following Dinner

Tickets: \$10.00 (Includes dinner & refreshments)

Tickets may be purchased at any of our credit union offices beginning in February.

Election of Officers:

Voting will be done in the following manner:

Absentee ballots on request: Deadline: February 1, 2007

Voting at each office during business hours March 19 – 23, 2007

Vote at annual meeting: March 24, 2007

Age limit for voting will be members over 16 years of age. Each account has ONE (1) vote, with a member only allowed to vote ONE (1) time. All members of record on February 12, 2007 will be eligible to vote. Nominations will not be accepted from the floor at the annual meeting.



Put Your Hard Hats On!

Once again, our credit union will be under construction. Beginning spring of 2007, the Powers office will be undergoing a building expansion. The expansion will include additional offices, a two lane drive up area and a new handicapped accessible teller station.

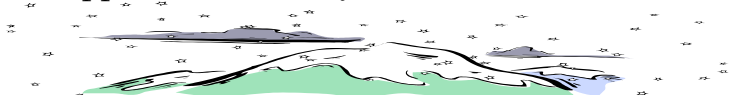
Integrated Designs, Inc of Marquette, Michigan are the Architects. Local contractors interested in bidding on this project may obtain additional information at the:

**Pre-Bid Walk Thru
Wednesday, February 21, 2007
10am CST at the Powers Office**



Scholarships

Once again Menominee County Federal Credit Union will be awarding Three (3) \$500.00 scholarships to high school seniors to assist them in the achievement of their future educational goals. Applications and information regarding qualification requirements can be obtained at any one of our credit union offices or on our website: www.menomineecountyfcu.com. The deadline for the application is **Friday March 30, 2007**.



Did You Know?

That the Credit Union offers:

Classic & Platinum VISA cards

- Rates as low as 6.9%
- Bonus points with platinum card
- No Annual Fee

Gift Cards

- Can be used anywhere VISA is accepted
- Great for online purchases
- Great gift idea

Home Banking

- View checks online
- Sign up for E-Statements
- Access your account 24/7

Atm / Debit Cards

- Access to cash 24/7

Mortgages & HELOC's

- Rates starting at 5.90%
- Low closing fees
- No penalty for early payoff

Member's Preferred Club

- Tiered certificate rates
- Free checks, money orders and traveler's checks
- .25% reduction on loan rates

Indirect Loans

- With Gustmans, Linder-Sorenson, M&M Motors & Ford Motor Co.
- Save time and money
- Complete all loan paperwork at the dealership

Loan Comparison

Have you recently taken out a loan from another financial institution? Do you wonder if you received the best deal? Stop in with your paperwork and we will review the information and let you know if we can reduce your rate and lower your payments.

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 Firseng, Teller

Board of Directors

Gerald Betters, President
 Ron Rife, Vice President
 Clem Veaser, 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@mcfcu.us or powers@mcfcu.us
stephenson@mcfcu.us

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



Your Savings insured to \$100,000
NCUA
 National Credit Union Administration, a U.S. Government Agency



CEO UPDATE!

Hello! It is hard to believe that the holiday's are over and a new year is upon us! I hope 2007 brings you health, peace and happiness.

Please mark your calendars and plan on attending our Annual Meeting on Saturday, March 24, 2007. Tickets will go on sale in February, so be sure to purchase yours early. We have a limited amount of tickets each year.

Copies of checks are now available on our home banking site at www.menomineecountyfcu.com. There is no charge to members for this additional feature. You can also sign up for e-statements and receive your statements sooner. If you have not checked out this site, please do so, I am sure you will find it valuable.

I want to thank all of our members that participated in our membership survey. We are in process of reviewing all comments and suggestions and will keep you posted as to any changes or services we implement. We continually look for better ways to offer you the best services and products available. Once again, thank you to all of our members that took the time to fill out these surveys, it was very much appreciated.

Open Door! Has it really been three years since I transferred from the Menominee office to our Powers office? Many of you have stopped in over the years and said hi. For those of you who I haven't had the pleasure of meeting, please feel free to stop in my office anytime and introduce yourself, my door is always open!

On behalf of the board of directors and staff, I would like to extend our sincere gratitude for your support and patronage throughout 2006. Best wishes to you and your family for a prosperous year.

Pam Bottkol



OFFICE HOURS