



Menominee Area Credit Union Newsletter

Fall 2011

1011 23rd Avenue • Menominee, MI 49858
Phone (906) 863-3854 • Fax (906) 863-3323

Website: www.menomineeareacu.org e-mail menomineeareacu@sbcglobal.net

HOURS: Mon.-Fri. 9 am til 5 pm; Thurs. 9 am til 6 pm
Saturday Drive up- 9 am til 12:00 pm

STAFF:

Jody Burns, Manager
Cyndie Halfmann, Assistant Treasurer
Linda Barnes, Clerk • Michell Beardsley, Clerk
Connie Vojcihoski, Clerk

2012 MACU Nominations

It's that time of year when we open nominations for positions on the Board of Directors and the Credit Committee.

This year we have two board positions and one credit committee position open. These are both a three year term. Board members meet on a monthly basis, and the credit committee meets bi-monthly. If you have any questions or are interested in serving, contact Jody. Nominations must be in by December 1, 2011 and voting takes place at the annual meeting in March.

International Credit Union Day

Thursday, October 20

The Staff and Board invite you to join us for refreshments throughout the day.

Stop in to eat, drink and register for prizes!

★ Prizes for the day include:

- (2) \$25.00 Visa Gift Cards

...and the UP Chapter will once again hold a prize drawing in celebration of International Credit Union week. Three names from our office will be drawn and entered into the UP Chapter's drawing. It includes the following prizes:

- 1 Grand Prize: \$500.00
- 20 second prizes: \$25.00
- 40 third prizes: \$10.00

Each participating credit union is guaranteed at least one \$10 prize winner!



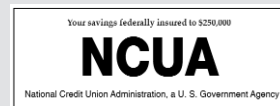
Fall Loan Special

Need to make home improvements before the snow blows? We can help you with that. We are having a Home Improvement Special with rates as low as 4.95 APR*.

Not looking for a Home Improvement loan? We also have been very busy this fall financing new and used vehicles. There are a lot of great reasons to finance with us, your Credit Union, rather than with a bank or dealership. If you have a friend or family member who is interested in a loan but they are not a MACU member be sure to refer them our way. Now that we have a much wider field of membership we can offer more people more services.

Call or stop in for details!

*Annual percentage rate



CLIP AND SAVE

Upcoming Important Dates

- Thursday, October 20 Open House in celebration of International Credit Union Day!
- Monday, November 7 Youth coloring contest begins (ages 4-12)
- Thursday, November 24 Closed for Thanksgiving.
- Thursday, December 8 Holiday Open House and a visit from Santa Claus
- Monday, December 26 Closed for Christmas
- Monday, January 2 Closed for New Year's Day
- January 2012. Scholarship applications available
- March Annual Meeting (date to be announced)



MACU News You Can Use...

HO! HO! HO! Santa Claus is coming to town...

Christmas and Hunters Club money was deposited into your share account on Saturday, October 1st. 2012 Clubs will start over at that time.

If you do not have a Christmas or Hunters Club, we can set one up for you for the next holiday season.

Many members set up regular deposits into their clubs through their payroll. It's a great way to save!



Holiday Open House



Santa Claus is not only coming to town but is stopping at Menominee Area Credit Union!

Yes, on Thursday, December 8th we will be having a Holiday Open House with lots of yummys and a very

special visit from Santa from 4:00 until 5:30.

Parents bring your kids in to sit on Santa's lap (don't forget your camera, this is a photo opportunity you won't want to miss).

Members will also be voting on their favorite color page.

More Holiday Cheer

Don't forget we have Visa Gift Cards for those hard to buy for this holiday season.

Gift cards are a safe alternative to cash and can be used anywhere Visa credit and debit cards are accepted.



Remember Our Troops

Do you have a used cell phone you're not using or is not working? MACU is participating in a program called "Cell Phones for Soldiers."



We have a drop off box in our lobby where anyone can drop off their used cell phones.

The phones will be recycled and the troops will receive a free 60-minute calling card. Help our troops stay connected to their loved ones. Donate today!

Holiday Coloring Contest



This November we will be having a holiday coloring contest for kids between ages 4-12.

We will give every child a treat for returning their finished color page for display.

Credit Union members can vote for their favorite picture in each of the four age groups during the Holiday Open House on December 8th.

"Invest in America"

"Invest in America" is a CU member rewards program.

For details on how you can save money, visit www.lovemycrreditunion.org

A Change in the Official Family

Dan Vandenvond is our newest board member.

Dan is the maintenance manager at Anchor Coupling. He is married to Barb and they have 7 children and 6 grandchildren. His hobbies include hunting, fishing, (dancing) and making special trips to visit his kids and grandchildren. Welcome Dan!

