

Marquette Community Federal Credit Union

SPRING 2014
VOL. 16 ISSUE 4



Superior Senior Trip

We are excited to announce the plans for our Summer 2014 Superior Senior Trip! This summer, we plan to head to the GarLyn Zoo on US-2 near Naubinway, have lunch at Big Boy in Manistique, and visit Kitch-iti-kipi - Michigan's largest freshwater springs! The event will be held on Wednesday, July

16, 2014. We plan to leave Marquette at 7:30 am and return back around 7:00 pm. All Superior Senior members are invited to participate. Please see Jackie or Heather to sign up. Remember, seats fill up fast!

Annual Meeting

On March 20, 2014, our 62nd annual meeting was held in the Great Lakes Rooms at Northern Michigan University. The annual meeting is an opportunity to elect open positions on the board through the nominating committee, review the Credit Union's financial statement, and answer any ques-

tions. Attending members received door prizes, enjoyed hors d'oeuvres, and participated in a raffle to win prizes!

Congratulations to our returning board members: Russ Ault, Randy Girard, and Tom Meravi. Thank you for your dedication! We look forward to your continued service.

Marquette Community Federal Credit Union Members Can Save and Get Peace of Mind with ADT

Marquette Community Federal Credit Union and Invest in America are offering an exclusive ADT Credit Union Member Plan. The plan includes a FREE ADT monitored home security system* and start up equipment, plus:

\$425 in exclusive credit union member savings in additional equipment:

- 3 additional window/door sensors
- 1 additional wireless remote control

- Glass break sensor
- Fire and emergency panic alert

Discover how affordable peace of mind can really be with the ADT Credit Union Member Plan. Visit LoveMyCreditUnion.org/ADT for more information.

*With \$99 customer installation and purchase of alarm monitoring services.

Debit Card Breaches and Fraud

Recently our members have been affected by debit card breaches and fraudulent activity. Some card numbers that have been compromised due to recent data breaches also had fraud on them. It is our intent to keep our card member's accounts free of fraud and working to their full potential. Unfortunately, breaches and fraudulent activity seems to be running rampant. Therefore, we regrettably had to put temporary blocks on certain states. When traveling, it is advised to notify your credit union and have at least three methods of payment with you.

When a data breach happens, the credit union monitors all accounts very closely and diligently. We will only block a state if there has been confirmed fraud there. The credit union makes these decisions with everyone's best interest in mind. When fraud occurs on cards, the money is returned to each member after filling out the proper paperwork. This money comes from the credit union. In essence, you as a member are

paying for the fraud. For this reason we must block authorizations in states that have fraud, and close cards that have had fraud.

In the past 7 months, we have had 3 data breaches that have affected almost 3,000 cards. We do our best to notify each member to let them know that a card has been cancelled, but often find that we do not have correct phone numbers or cell numbers on file. Please always keep your phone number and contact information updated with us to help us notify you when a card is closed.

Data breaches are not the fault of your credit union, but from unsecure equipment at the merchant where you are swiping your card. Unfortunately by regulations, merchants don't have any financial responsibility for the breaches.

The new EMV chip card is in the early stages in the U.S. and we are looking into them as information becomes available.

Mick's Pick – Baked Potato Soup

Makes 10 to 12 Servings

Ingredients:

2 1/2 lbs Baby Red Potatoes

1/2 lb. Raw Bacon, Diced

1 Quart Water

1 Quart Milk

1 tsp Black Pepper

1/4 Cup Chopped Parsley

1 Cup Whipping Cream

1 Jumbo Yellow Onion, Diced

3 Stalks Celery, Diced

1/4 Cup Chicken Base

1 tsp Salt

3/4 Cup Flour

1 1/4 Sticks Margarine

Garnish: Shredded Colby Cheese, Bacon Bits, Chopped Green Onions



Instructions:

Boil potatoes in water for 10 minutes, drain and set aside.

In a large, heavy pot, sauté bacon, onions and celery over medium-high heat until celery is tender. Drain bacon grease and return bacon, onions, and celery to pot. Add in milk, water, chicken base, salt, and pepper. Heat over medium-high heat until very hot, but do not let it boil.

Melt margarine in a heavy large saucepan over low heat. Stir in flour to make a roux. Mix well and allow to let bubble, stirring for 1 minute. If desired, a larger amount of roux can be made to produce a thicker soup.

Gradually add roux to soup, stirring constantly. Continue to cook, stirring until thick and creamy. Stir in potatoes, parsley and cream. Serve hot, garnished with cheese, bacon bits and green onion.

Overdraft Protection Loan

An overdraft protection loan is a revolving loan that is attached to your checking account. If you accidentally overdraft your checking account, the overdraft protection loan will kick in. Avoid the embarrassment of a declined debit card transaction due to insufficient funds, and apply for an overdraft protection loan today!

Just complete the following application and return it to a loan officer. It's that easy!

Overdraft Protection Loan Application

Name _____ Joint Owner (if applicable) _____

Account # _____ Social Security # _____

Employer _____ Monthly Income _____

Date of Birth _____ Phone # _____

Address _____

I (we) certify that all information contained in this application is correct to the best of my (our) knowledge. I (we) hereby give the Credit Union authorization to check on my (our) credit; employment history; obtain a credit report; and to answer questions about our credit experience with you. I (we) understand that it may be a federal crime punishable by fine or imprisonment (or both) to knowingly make any false statements concerning any of the above facts as applicable under provisions of the United States Criminal Code.

Signature _____ Date _____

Joint Owner Signature (if applicable) _____ Date _____

Download our Mobile Banking App and manage your account anywhere and at any time!
Links to download are available on our website, www.marquettecomm.org.

Word Find

There are 15 words all of which are contained somewhere in this Newsletter. No word is less than 5 letters. All correctly completed entries dropped off at the Credit Union before May 15, 2014 will be put into a drawing for \$25.00 cash. Please put your name and phone number on the form.

Name _____ Phone _____

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

If you have fraudulent activity on your credit report contact:

F.V.A.D. - Fraud Victims Assistance Department

(800)680-7289

For questions on your credit report contact:

Consumer Relations

(800)888-4213

PO Box 1000

Chester, PA 19022

For a free credit report contact:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

877-322-8228

Or visit: www.annualcreditreport.com

Marquette Community Federal Credit Union Members Can Save with Sprint

The average American family overspends on their wireless services by an average of \$200 a year. If this sounds like you, Marquette Community Federal Credit Union thinks it might be time to start saving with the Sprint Credit Union Member Discount. To take advantage of these Sprint savings, remember to verify your credit union membership. (Details below.)

You or your business could save hundreds each year with these discounts:

Personal - Save 10%

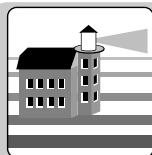
- 10% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online to save even more
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use Corporate **ID: NACUC_ZZM** to claim your discount

Business - Save 15%

- 15% discount on select regularly priced Sprint monthly service
- * Waived activation fee on new lines (up to \$36 in savings)
- * Waived upgrade fee (up to \$36 in savings)
- * Unlimited data available on select phone plans
- * Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- * Use Corporate **ID: NACUC_ZDS_ZZM** to claim your discount

Visit **LoveMyCreditUnion.org/Sprint** to start saving with the Sprint Credit Union Member Discount.

Visit co-opnetwork.org to find a list of available Co-op Network Surcharge Free ATMs near you!



**Marquette
Community**
Federal Credit Union

Marquette Office

1230 W. Washington St., Marquette MI 49855 • Fax: 228-7662

Marquette Office ... 228-9850 • Harvey Branch ... 249-9680

VISA Card Information 1-800-828-3901

Credit Union Hours

Harvey Branch • 5096 US Highway 41 S., Marquette MI 49855 • Fax: 249-9670 • Branch Hours • Monday – Friday 9:00 to 6:00 • Saturday 9:00 to Noon

Lobby — Monday – Thursday – 9:00 to 5:00

Friday – 9:00 to 6:00 • Saturday – 9:00 to Noon

Drive Thru — Monday – Thursday – 8:00 to 5:30

Friday – 8:00 to 6:00 • Saturday – 9:00 to Noon

Board of Directors

Tom Meravi, Chairman of the Board

Phil Joffe, Vice Chairman

Connie Williams, Secretary

Brian Anderson, Director

Russ Ault, Director

Suzanne Beckstrom-Noel, Treasurer

John Greenberg, Director

Randy Girard, Director

Doug Anderson, Director



www.marquettecomm.org

