

Settlers

FEDERAL CREDIT UNION



JULY 2012

SIGNATURES REQUIRED

Make sure you sign the back of your credit cards and ATM/debit cards with ***your name***. There is a misconception that it is acceptable to sign the card with: *See Proper ID*.

“See Proper ID” is not the name of the person the card was issued to and is not recognized by the issuing company (MasterCard, VISA, etc.) as a *valid* signature. All cards must have a valid signature to be insured. In other words, if your card is lost, stolen, or misused, it is protected – providing you signed **your name** on the back of the card. Merchants are advised to check the signature on the back of a card and are encouraged to refuse or confiscate the card if it is not signed with your name.



SIGNATURE CARDS

Did you know your signature card is the legal binding document that dictates your account’s ownership? *Regardless of your intentions*, the **Credit Union is legally bound** by what is on your signature card. If you have an individual account, have you named someone as a beneficiary in case of death? If you have a joint account, a name can only be removed if the person requests to have their own name removed in writing. If you are unsure of who is on your account or wish to update your existing account, please contact anyone at the main office of the Credit Union.

FRAUDULENT CHECKS

How much money can you afford to lose? If you cash a fraudulent check or a check that is not good, **YOU are legally responsible for paying for it**. Every day a new scam is developed. We have had several incidents which have cost a few of our members thousands of dollars in losses. Be extremely careful if you are cashing a check issued by someone you do not “personally” know or can vouch for. When in doubt, send it in for collections! Remember the saying, “If it seems too good to be true...”

VISA® CARDS

Earn VISA Points on all our Credit Union VISA cards! In addition, our VISA cards are protected with Identity Theft Protection. Have a problem? Contact us either by phone or in person – no need to call an 800 number and talk to someone who doesn’t know you.



Settlers Federal Credit Union Mailing Address

P.O. Box 260
Bruce Crossing, MI 49912

MAIN OFFICE

14623 M 28
Bruce Crossing, MI 49912
Ph: (906) 827-3240
Fax: (906) 827-3260

Office Hours

Monday - Thursday
8:30 a.m. - 4:00 p.m. EST
Friday
8:30 a.m. - 6:00 p.m. EST
Saturday (Drive Up Only)
9:00 a.m. - 12:00 p.m. EST

BRANCH

Lac Vieux Desert Casino
N5384 US Hwy 45
Watersmeet, MI 49969
Ph: (906) 358-3066
Fax: (906) 358-3067

Office Hours

Monday
9:00 a.m. - 3:00 p.m. CST
Wednesday
9:00 a.m. - 3:00 p.m. CST
Friday
9:00 a.m. - 4:00 p.m. CST

2012 DAYS CLOSED

The following is a list of days the credit union will be closed during the remainder of 2012:

Wednesday, July 4
Independence Day

Monday, September 3
Labor Day

Monday, October 8
In-house training

Thursday, November 22
Thanksgiving Day

Monday, December 24
Christmas Eve

Tuesday, December 25
Christmas Day

Monday, December 31
Close at noon

STAFF

CEO.....Diane Moilanen
Loan Officer.....Lori Lannet
Operations Officer.....Sharon Mattson
Loan Processor.....Pixie Daggett
Operations Assistant.....Kelly Moilanen
Member Solutions Specialist....Pam Urbis
Teller.....Lisa Lindberg
Teller.....Kara Kurtti
Branch Teller.....Laurie Juopperi
Branch Teller.....Sheila Perttula
Custodian.....Jerry Mattson

BOARD OF DIRECTORS

Chairman.....Pam Malnar
Vice Chair.....Dave Fry
Secretary.....Arlene Vlahos
Director.....Bud Streeter
Director & Supervisory
Committee.....Tammy Gibson
Supervisory Committee
Member.....Dave Walls
Supervisory Committee
Member.....Diane Fry



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Check out our website at
www.settlersfcu.com



HOME BANKING

We will still have our automated voice response available 24 hours a day, 7 days a week, BUT now you have the option to have Home Banking available! Simply sign up – it's that easy. Go to www.settlersfcu.com. Our tellers can help you learn how to access Home Banking if you have any difficulties.

Our home banking offers:

- the convenience of doing your banking over the internet
- transferring money from one account to another
- looking up or ordering checks
- automatic bill pay
- E-statements, etc.

SPECIAL GM OFFER

Your Credit Union Membership Gives You Three Great Ways To Save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle (any make or model) through Settlers Federal Credit Union. Contact us at (906) 827-3240 or go to www.settlersfcu.com directly to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!



OVERDRAFT FEES

Effective October 1, 2012, our overdraft fee will go from \$15.00 to \$18.00.