

Settlers

FEDERAL CREDIT UNION



JANUARY 2013

ANNUAL MEETING

Our Annual meeting will be held Wednesday, February 6, 2013 at Twilly's in Bruce Crossing, Michigan. The meeting will begin at 6:00 p.m. with a light dinner to follow. All members are invited to attend.



NEW PRODUCTS COMING!

Money Desktop

Ever wish you knew exactly where all your money was spent without having to record each little item? Ever wish you had a realistic budget based on how you actually live? *Money Desktop* is the answer! The credit union recently signed a contract with Money Desktop. The new program will be implemented in 2013! It's safe and secure and offers the same level of protection the U.S. Military uses. Keep all your finances (whether with the credit union or with someone else) in one easy to use application. We're excited! We want to also make sure you know that we will **NOT** have any access to **your** information on Money Desktop.

Mobile App

Do you use a "smart phone"? The credit union will soon have its own mobile banking app for your iPhone, Android, or Blackberry making home banking even easier to utilize.

Remote Check Deposit

Ever want to deposit your check using your mobile phone? Just another product the Credit Union will be implementing in January 2013.

HOME BANKING

Have you tried our Bill Pay option on our home banking? You can pay your bills any time without ever mailing an envelope! And it's free if you have E-statements! Plus you can set up an Alert for when your balance goes to a certain amount, or remind you to make a payment, or that it's someone's birthday. Our home banking has all sorts of great features. Did you know you can download your information into a spreadsheet, or MS Money, or Quickens? Did you know you can view checks you've written that have cleared your account? Or transfer money, make payments, view your balances 24 hours a day 7 days a week...check out our home banking, it's great!

Go to www.settlersfcu.com. Our tellers can help you learn how to access Home Banking if you have any difficulties.



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

2013 DAYS CLOSED

The following is a list of days the credit union will be closed in 2013:

Tuesday, January 1 *New Year's Day*
Monday, February 18 *In-house training*
Friday, March 29 *close at noon for Good Friday*
Monday, May 27 *Memorial Day*
Thursday, July 4 *Independence Day*
Monday, September 2 *Labor Day*
Monday, October 14 *In-house training*
Thursday, November 28 *Thanksgiving*
Tuesday, December 24 *Christmas Eve*
Wednesday, December 25 *Christmas Day*
Tuesday, December 31 *close at noon for New Year's Eve*

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.....Marilyn Sexton
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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*We've updated our website.
Have you looked at it lately?*

Check it out at
www.settlersfcu.com



TURBOTAX

Do your federal taxes for free using the TurboTax application found on our website (www.settlersfcu.com)! You can use the application for free—it's easy, however to electronically file your federal and state taxes there is a fee.



JUST FILE IT!

In the past the credit union was able to offer the "Just File It" tax program. Unfortunately, that application is no longer available. We tried to get it as we know our members found it easy to use. It just isn't available. We hope you will find TurboTax just as easy to use.

♥ lovemycreditunion.org

Check out the savings at www.lovemycreditunion.org. Shop online at Shop America and get savings. You can apply for special discounts from GMC, Sprint, Dell, and from many other companies!

CU LINK

Check out www.creditunionlink.org! This is another great website that provides information about credit unions in Michigan (along with ATMs that are service free!)



OVERDRAFT FEES

Just a reminder, overdraft fees went to \$18.00 on October 1, 2012. Other than raising our money orders 10 cents a year or two ago, this is the first fee we've raised in over 10 years. With the hard economic times, we really hated to raise any fee, however, we felt it necessary to raise the overdraft fee due to the current charge back rules and regulations on debit card and checking account transactions.

