Settlers FEDERAL CREDIT UNION

ANNUAL MEETING





The Settlers Federal Credit Union's 83rd Annual Meeting will be held Wednesday, February 3, 2016 at Twilly's in Bruce Crossing, MI. Meeting will begin at 6:00 p.m. with a light supper following.

EMV CARD

Watch for Settlers Federal Credit Union's **NEW** EMV (Euro MasterCard and Visa) Visa® Credit Cards and MasterCard® Debit Cards in the new year!

Intuit. TurboTax.

7535 Torrey Santa Fe Rd, SDG-2A-03-22H,

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Settlers Federal Credit Union has teamed up with TurboTax® to get you your maximum refund savings of up to \$15 on TurboTax federal products and a chance to **win \$25,000**! Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹ **Start TurboTax now!**

1 TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state, and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit https://turbotax.intuit.com/go/sweepstakesrules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc.,

JANUARY 2016



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

Main 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

Branch 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

2016 HOLIDAY CLOSINGS SCHEDULE

Friday, January 1	New Year's Day
Saturday, January 2	Iew Year's Weekend
Monday, February 15	.In-House Training
Friday, March 25 Close at No	oon for Good Friday
Saturday, March 26	Easter weekend
Monday, May 30	Memorial Day
Monday, July 4	Independence Day
Monday, September 5	Labor Day
Monday, October 10 Closed,	In-House Training
Thursday, November 24	Thanksgiving
Saturday, December 24	Christmas Eve
Monday, December 26	Christmas
Saturday, December 31	New Year's Eve
Monday, January 2	New Years

STAFF

CEO	Lisa Lindberg
Loan Officer	Lori Lannet
Operations Officer	Sharon Mattson
Loan Processor	Pixie Daggett
Operations Assistant	Kelly Moilanen
Development Consultant	Diane Moilanen
Member Solutions Specia	listPam Urbis
Teller/Loan Officer	Kara Gustafson
Teller	Marilyn Sexton
Branch Teller	Sheila Perttula
Branch Teller	Brittney Anderson
Custodian	Jerry Mattson

BOARD OF DIRECTORS

Chairman	Pam Malnar
Vice Chair	Joan Pattison
Secretary	Dave Fry
Director	Tod Thompson
Director & Supervisory	_
Committee	Tammy Gibson
Supervisory Committee	
Member	Tara Larson
Supervisory Committee	
Member	Tracy Niemi
Supervisory Committee	
Member	Roxanne Dersnah

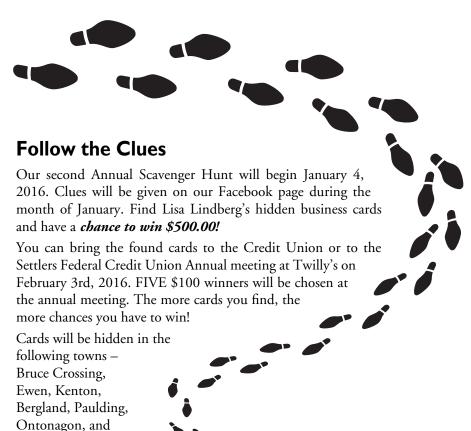


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SCAVENGER HUNT





Watersmeet.

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Click on the icon Wallet and follow the steps. *It's that easy!* You can only put credit cards on at this time.

CU LINK

Would you like more information about the benefits of Credit Unions? Log on to **www.settlersfcu.com**, scroll down to the bottom of the page, and click on CU Link or go to **www.creditunionlink.org**.



Happy Hunting!