

Settlers

FEDERAL CREDIT UNION



JANUARY 2012

COMMUNITY CHARTER

In November, the NCUA granted the Settlers Federal Credit Union a community charter. That means it is possible for almost anyone in Ontonagon or Gogebic Counties to qualify to join our Credit Union!



Settlers Federal Credit Union Mailing Address

P.O. Box 260
Bruce Crossing, MI 49912

ANNUAL MEETING

Settlers Federal Credit Union will hold its Annual meeting on Wednesday, February 15, 2012 at 6:00 p.m. Eastern time at Twilly's in Bruce Crossing, Michigan.



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

TAX TIME

It's easy to file your own taxes. After mid-January....

Go to www.settlersfcu.com click on our Online Services tab and **file your taxes for free** using our "Just File It" option for simpler returns (No cost to file using this option! – and it remembers your information from year to year!)

Go to www.settlersfcu.com and **try** TurboTax for free from our home page for more complicated returns. Unfortunately you have to pay to file the form ... BUT you pay far less than if you had purchased TurboTax – OR –

Need to pay your taxes or get an advance on your return? Check out our income tax loan specials!

NEW FOR 2012:

Other than mortgages and home equity loans, the credit union no longer charges a fee when you get or rewrite a loan! In this day and age where everyone is assessing a new fee for this or that, isn't it nice to belong to a financial institution that removed or quit charging a fee?

2012 HOLIDAY CLOSINGS

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

Monday, February 20

In-house training

Friday, April 6

Close at noon on Good Friday

Saturday, April 7

Holy Saturday

Monday, May 28

Memorial Day

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 for year-end processing

STAFF

CEO.....Diane Moilanen
Loan Officer.....Lori Lannet
Operations Officer.....Sharon Mattson
Loan Processor.....Pixie Daggett
Operations AssistantKelly 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 ChairDave Fry
Director.....Bud Streeter
Director.....Tammy Gibson
Secretary.....Arlene Vlahos



NCUA

Federally insured by NCUA

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Check out our website at
www.settlersfcu.com



WEBSITE

Try our home banking

Did you know we'll deposit 25 cents into your account every month you get your statement through Email instead of receiving a paper statement?

Try using Bill Pay – it's safe and easy to use (*really it is!*)



SIGNATURE CARDS

Your signature card dictates who actually owns or has access to your account. When was the last time you looked at yours?

SAFE DEPOSIT BOXES

Just a reminder, if you have a safe deposit box with us, we automatically deduct your yearly safe deposit box rental fee every January.

YEAR END

Your year-end tax information will be sent in a separate mailing.

- If you earned \$10.00 or more in interest, you should receive a 1099 INT;
- If you paid interest on a loan secured by a mortgage, you should receive a 1098;
- If you took a distribution from an IRA, you should receive a 1099R (unless it was a transfer to another IRA); and
- If you contributed to an IRA, you will receive a 5498 in May.



**AS WE CLOSE THE YEAR FOR 2012,
WE WANT TO THANK YOU FOR ALLOWING US
THE OPPORTUNITY TO SERVE YOU**