

Settlers

FEDERAL CREDIT UNION



DECEMBER 2013

ATM/DEBIT CARD FEES

The Credit Union will **NOT** charge for using your ATM/Debit card for withdrawals, purchases or deposits.

Starting in January 2014, the Credit Union will start to charge \$1.00 every time you use your ATM/Debit card to make a transfer or check your balance (again, **NOT** when making a withdrawal or deposit).

If you wish to make a transfer or check your balance we have several options available:

- 1) Call (906) 827-3240 during normal business hours
- 2) Call (906) 827-ELMA (that's 827-3562) 24 hours a day
- 3) Use our home banking through our website: www.settlersfcu.com
- 4) Use our mobile banking app

These four methods for checking your balance or transferring money do not cost the credit union any additional money.

Using your ATM/Debit card to do the same thing costs the Credit Union a fee per inquiry or transfer.

FREE BUDGET & FINANCIAL REVIEW

Put all your financial information (not just your Settlers Federal Credit Union information) in one secure place through our online home banking. You can get a quick overview of your entire portfolio or detailed information with the click of your mouse. Simply enter home banking, click on the Budget tab and proceed. ALL INFORMATION is completely private and secured. The Credit Union **CANNOT** access any information in this section of home banking.

Once you enter the accounts, credit/debit cards, and investments you wish to track, sit back and relax. The system will take care of tracking everything from that day forward. Wonder how much you spend on groceries using ALL your credit cards, debit cards or checking accounts (not just those with the credit union)? Money Desktop will automatically track everything for you. Did your investments rise or fall in the stock market today? Money Desktop will track that too.



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

2014 HOLIDAY SCHEDULE

Wednesday, January 1 *Closed New Year's Day*
Monday, February 17 *Closed In-House Training*
Friday, April 18 *Close at Noon for Good Friday*
Saturday, April 19 *Close for Easter weekend*
Monday, May 26 *Close for Memorial Day*
Friday, July 4 *Close for Independence Day*
Saturday, July 5 *Close for Independence Weekend*
Monday, September 1 *Close for Labor Day*
Monday, October 13 *Close for In-House Training*
Thursday, November 27 *Close for Thanksgiving*
Wednesday, December 24 *Close for Christmas Eve*
Thursday, December 25 *Close for Christmas*
Wednesday, 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 Gustafson
Branch Teller.....Sheila Perttula
Branch Teller.....Marilyn Sexton
Custodian.....Jerry Mattson

BOARD OF DIRECTORS

Chairman.....Pam Malnar
Vice ChairDave Fry
Secretary.....Arlene Vlahos
Director.....Bud Streeter
Director & Supervisory
Committee Tammy Gibson
Supervisory Committee
MemberDiane Fry
Supervisory Committee
MemberTara Larson



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TV 6 – FOX UP

Have you seen our ads on TV 6 and FOX UP? We have an ad televised once during each of the NFL games carried by TV 6/FOX UP from mid-September through and including the SUPER BOWL! How exciting is that?!

MOBILE BANKING

If you have a smartphone and you use home banking, please go to your App Store and download our free mobile app. You can view your account, make transfers, set reminders, etc. It's easy to use and helps you access your Settlers FCU account from anywhere. For security purposes, once you install the app, you will receive an Email which must be confirmed within 1 hour or you will have to delete the app and start over.

For added security, please make sure your smartphone is password protected.

ASK AUTO

Our latest app for smartphones is called Ask Auto. It's a free app you can download and use to get the value of any vehicle and/or apply for a loan right from your smartphone! Check it out! Boy does it help in car shopping or knowing the value of your own vehicle! You simply scan or key in the vehicle identification number (VIN) and Ask Auto provides the value!

REMOTE CHECK DEPOSIT

Did you know you can deposit a check by taking a picture of it using a smartphone? Some restrictions do apply (for example you must have a Settlers Debit card and you must endorse your check: For Mobile Deposit Only and then sign your name under it). It sure beats going out in the rain or snow, but then again, you'd probably miss seeing our smiling faces! Simply log on to our website www.settlersfcu.com; click on the Online Services tab, scroll down to **Jeanie Mobile Check Deposit**, and click on the [Click here to enroll in Jeanie Mobile Check Deposit](#).

CAN'T MAKE IT TO THE CREDIT UNION TO GET A LOAN? No Problem!

You can now apply for a loan from our website or through our free Ask Auto smartphone app. If the loan is approved, you can electronically sign the documents through a secure website using either a computer or your smartphone. The money is then disbursed on the same day! It's true you can apply and get your money the same day without ever coming into the credit union.