

Settlers

FEDERAL CREDIT UNION



OCTOBER 2013

ONE MILLION DOLLARS

The Credit Union has grown over 1.5 million dollars from January 1, 2013 through August 31, 2013! Plus we have been averaging almost 20 new members a month! We're growing! The Credit Union's total assets are now over \$17 million!

DEBIT CARD – FOREIGN TRANSACTIONS

For security reasons and to help prevent fraud, the Credit Union has blocked transactions coming from foreign countries. IF you are traveling out of the United States and wish to use your ATM/Debit card, simply notify the Credit Union, sign an authorization form, and we can remove the block from your card.



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! It really helps 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!

TV 6 – FOX UP

Have you seen our ads on TV 6 and FOX U.P.? 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?!

DOUBLE VISA POINTS

Double VISA points are back, just in time for deer season, Thanksgiving, and Christmas shopping! You can earn double VISA points on your Settlers Federal Credit Union VISA from November 1, 2013 through December 31, 2013.



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 are the days the credit union will be closed during the remainder of 2013:

Monday, October 14 *In-house training*

Thursday, November 28..... *Thanksgiving*

Tuesday, December 24..... *Christmas Eve*

Wednesday, December 25..... *Christmas Day*

Tuesday, December 31 *New Year's Eve*
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 Gustafson
Branch Teller.....Sheila Perttula
Branch Teller.....Marilyn Sexton
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.....Diane Fry
Supervisory Committee
Member.....Sheri Codd



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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.

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). 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.

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.