

# Settlers

## FEDERAL CREDIT UNION



JULY 2011

### MAIN OFFICE ADDRESS

With all the changes over the last few years (*i.e.* 911 address change, new building, etc), please note the correct addresses for the Bruce Crossing office are:

**Mailing Address:** PO Box 260, Bruce Crossing, MI 49912

**Physical Address:** 14623 M 28, Bruce Crossing, MI 49912

### SIGNATURES REQUIRED

Make sure you sign the back of your credit cards and ATM/debit cards with ***your name***. There is a misconception that it is acceptable to sign the card with: *See Proper ID*. “See Proper ID” is not the name of the person the card was issued to and is not recognized by the issuing company (MasterCard, Visa, etc) as a *valid* signature. All cards must have a valid signature to be insured. In other words, if your card is lost, stolen, or misused, it is protected—providing you signed your name on the back of the card. Merchants are advised to check the signature on the back of a card and are encouraged to refuse or confiscate the card if it is not signed with your name.

### SIGNATURE CARDS

Did you know your signature card is the legal binding document that dictates your account’s ownership? *Regardless of your intentions*, the **Credit Union is legally bound** by what is on your signature card. If you have an individual account, have you named someone as a beneficiary in case of death? If you have a joint account, a name can only be removed if the person requests to have their own name removed in writing. If you are unsure of who is on your account or wish to update your existing account, please contact anyone at the main office of the Credit Union.

### FRAUDULENT CHECKS

How much money can you afford to lose? If you cash a fraudulent check or a check that is not good, **YOU are legally responsible for paying for it**. Every day someone develops a new scam. We have had several incidents which have cost a few of our members thousands of dollars in losses. Be extremely careful if you are cashing a check issued by someone you do not “personally” know or can vouch for. When in doubt, send it in for collections! Remember the saying, “If it seems too good to be true...it probably is.”



### 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

## C.U. PERSON OF THE YEAR

Board of Directors member Dave Fry was voted the Michigan Credit Union's U.P. Person of the Year!

### 2011 HOLIDAY CLOSINGS

The following is a list of days the credit union will be closed during the remainder of 2011:

#### Independence Day

*Saturday, July 2, 2011, and  
Monday, July 4, 2011*

#### Labor Day

*Monday, September 5, 2011*

#### Columbus Day

*Monday, October 10, 2011*

#### Thanksgiving Day

*Thursday, November 24, 2011*

#### Christmas

*Monday, December 26, 2011*

### STAFF

Diane Moilanen..... *CEO*  
Lori Lannet..... *Loan Officer*  
Sharon Mattson.... *Operations Officer*  
Pixie Daggett ..... *Loan Processor*  
Kelly Moilanen ... *Operations Assistant*  
Pam Urbis... *Member Service Specialist*  
Lisa Lindberg..... *Teller*  
Melissa Mattson..... *Teller*  
Laurie Juopperi..... *Branch Teller*  
Sheila Perttula..... *Branch Teller*  
Jerry Mattson..... *Custodian*

### BOARD OF DIRECTORS

Pam Malnar ..... *Chairman*  
Dave Fry ..... *Vice Chair*  
Arlene Vlahos..... *Secretary*  
Bud Streeter ..... *Director*  
Tammy Gibson..... *Director &  
Supervisory Committee*  
Dave Walls..... *Supervisory  
Committee Member*



## HOME BANKING

We will still have our automated voice response available 24 hours a day, 7 days a week, BUT now you have the option to have Home Banking available! Simply sign up—it's that easy. Go to [www.settlersfcu.com](http://www.settlersfcu.com). Our tellers can help you learn how to access Home Banking if you have any difficulties. Our home banking offers you the convenience of doing your banking over the internet, transferring money from one account to another, looking up or ordering checks, automatic bill pay, E-statements, etc.

## INTERNET AVAILABLE

Did you know you can access the internet on a computer in the lobby of the Credit Union? The computer is right by our self-serve coin counter! Stop in and try it!

## FUNDS AVAILABILITY

Effective July 21, 2011, the next day availability of deposits by check into a transactional account (ex: share draft/checking) will increase from the current \$100.00 to \$200.00.

## ANNUAL MEETING

The Credit Union held its annual meeting on Tuesday, May 17. A nice group of 70 people attended the business meeting and enjoyed a lasagna dinner afterwards. Grand prize winner of a Bistro set was Pat Franti!

## VISA® CARDS

Earn Visa Points on all our Credit Union Visa cards! In addition, our Visa cards are protected with Identity Theft Protection. Have a problem? Contact us either by phone or in person – no need to call an 800 number and talk to someone who doesn't know you.

## EARN MONEY

Settlers will start depositing 25 cents into your share account every month you receive electronic statements instead of paper statements!

Check out  
our website at  
[www.settlersfcu.com!](http://www.settlersfcu.com!)

