

Settlers

FEDERAL CREDIT UNION



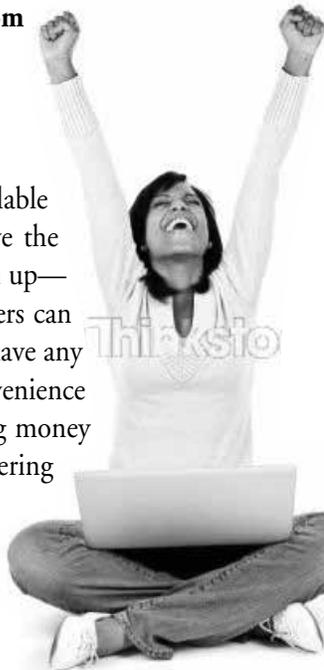
OCTOBER 2011

WE'LL PAY YOU!

Settlers will deposit 25 cents into your share/savings account every month you receive electronic statements instead of paper statements. You can read our newsletters online at www.settlersfcu.com if you opt to get electronic statements!

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. 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.



DOUBLE BONUS POINTS!

Get double bonus points on ALL of Settlers Federal Credit Union's Visa® cards from October 1, 2011, through December 31, 2011! That's right DOUBLE points! Enjoy the seasons (fall color touring, Halloween, hunting season, Thanksgiving, Christmas, New Year's Eve), you have a reason for using our credit card – you're earning DOUBLE bonus points! All our credit cards have identity theft protection at no extra cost to you. These are our cards. If you have a problem or a concern, there's no need to call an 800 number and talk to someone you don't know. Contact us – we're right here to help. Whether it's for travel or products, it's easy to earn points with a Settlers Federal Credit Union Visa card! Check out www.scorecardrewards.com! What's in your wallet?

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 a new scam is developed. We have had several incidents that 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



2011 HOLIDAY CLOSINGS

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

Columbus Day

Monday, October 10, 2011

Thanksgiving Day

Thursday, November 24, 2011

Christmas (observed)

Monday, December 26, 2011

STAFF

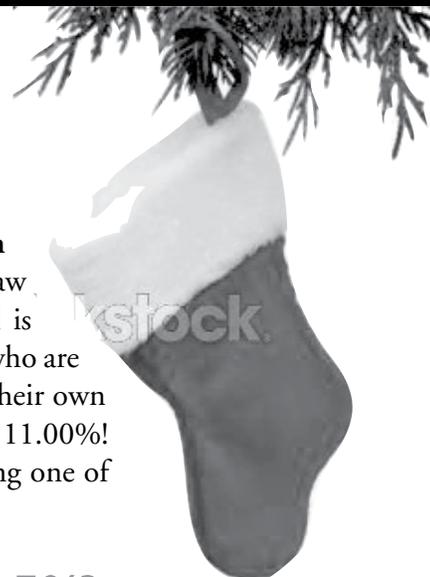
Diane Moilanen..... *CEO*
 Lori Lannet..... *Loan Officer*
 Sharon Mattson..... *Operations Officer*
 Pixie Daggett..... *Loan Processor*
 Kelly Moilanen..... *Operations Assistant*
 Pam Urbis.. *Member Solutions Specialist*
 Lisa Lindberg..... *Teller*
 Kara Kurtti..... *Teller*
 Laurie Juopperi.....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

BOARD OF DIRECTORS

Pam Malnar..... *Chairman*
 Dave Fry..... *Vice Chairman*
 Arlene Vlahos..... *Secretary*
 Bud Streeter..... *Director*
 Tammy Gibson..... *Director*

CHRISTMAS LOAN SPECIALS!

Starting October 24, 2011, through December 23, 2011, the credit union will again be offering the “**Draw Your Own Rate**” Christmas loan special! The Draw Your Own Rate Christmas loan special is an 11-month loan that allows members who are approved for a Christmas loan to draw their own interest rate. Rates vary from 0.00% to 11.00%! There are NO fees associated with getting one of these loans!



0%? 1%? 2%? 3%? 4%? 5%?

What rate will you draw??

6%? 7%? 8%? 9%? 10%? 11%?

CREDIT UNION WEEK

Settlers will be celebrating Credit Union week October 17, 2011 through October 21, 2011. Come in and sign up for cash prizes! In addition to local cash prize drawings, three entries will be chosen to be sent to the U.P. Chapter drawing where 1 (one) grand prize of \$500.00 will be drawn along with 20 (twenty) \$25.00 prizes and 40 (forty) \$10.00 prizes! Settlers will be serving coffee and sweets on Friday, October 21.

INTERNET AVAILABLE

Just a reminder, you can access the internet on a computer in the lobby of the main office of the credit union. The computer is located right by our self-serve coin counter. Stop in and try it!

SAFE DEPOSIT BOXES

Store your important papers or valuables in our secure safe deposit boxes.

Check out our website at
www.settlersfcu.com



NCUA

Federally insured by NCUA