

# Settlers

## FEDERAL CREDIT UNION



OCTOBER 2012



### NEW PRODUCT COMING!

Ever wish you knew exactly where all your money was spent without having to record each little item? Ever wish you had a realistic budget based on how you actually live? *Money Desktop* is the answer! The credit union recently signed a contract with Money

Desktop. The new program will be implemented around the first of the New Year! It's safe and secure and offers the same level of protection the U.S. Military uses. Keep all your finances (whether with the credit union or with someone else) in one easy to use application. We're excited! We want to also make sure you know that we will NOT have any access to *your* information on Money Desktop.

### RESEARCHING MOBILE BANKING AND MOBILE DEPOSIT

Do you use a "smart phone"? The credit union is researching whether or not it should implement a mobile banking app for your iPhone, Android or Blackberry—would you use it? If so, please let us know. The demo's show it's easy to use. Ever want to deposit your check using your mobile phone? Just another product the credit union is researching and is hoping to implement in the near future.

### DOUBLE BONUS POINTS!

Get double bonus points on ALL of Settlers Federal Credit Union's Visa® cards from November 1, 2012 through December 31, 2012! That's right DOUBLE points! Enjoy shopping this deer season, Thanksgiving, and Christmas (or anytime in between) knowing 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](http://www.scorecardrewards.com)! What's in your wallet?



### 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

## 2012 DAYS CLOSED

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

**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*

## 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 Kurtti

Branch Teller.....Laurie Juopperi

Branch Teller.....Sheila Perttula

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.....Dave Walls

Supervisory Committee

Member.....Diane Fry

*We've updated our website.  
Have you looked at it lately?*

*Check it out at*

**www.settlersfcu.com**



## CHRISTMAS LOAN SPECIALS!

Starting October 22, 2012, through December 21, 2012, 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!

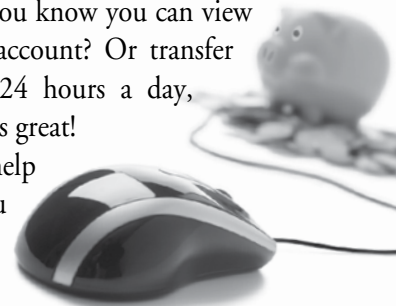
## CREDIT UNION WEEK

Settlers will be celebrating Credit Union Week October 15, 2012 to October 19, 2012. 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 19.

## HOME BANKING

Have you tried our Bill Pay option on our Home Banking? You can pay your bills any time without ever mailing an envelope! And it's free if you have E-statements! Plus you can set up Alerts for if your balance goes to a certain amount, or remind you to make a payment, or that it's someone's birthday. Our Home Banking has all sorts of great features. Did you know you can download your information into a spreadsheet, or MS Money, or Quicken? Did you know you can view checks you've written that have cleared your account? Or transfer money, make payments, view your balances 24 hours a day, 7 days a week...check out our home banking, it's great!

Go to **www.settlersfcu.com**. Our tellers can help you learn how to access Home Banking if you have any difficulties.



## OVERDRAFT FEES

Just a reminder, overdraft fees went to \$18.00 on October 1, 2012. Other than raising our money orders 10 cents a year or two ago, this is the first fee we've raised in over 10 years. With the hard economic times, we really hated to raise any fee, however, we felt it necessary to raise the overdraft fee due to the current charge back rules and regulations on debit card and checking account transactions.



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