

# Settlers

## FEDERAL CREDIT UNION



APRIL 2013

### NEW PRODUCTS!

#### Mobile App

Do you use a “smart phone”? The Credit Union mobile banking app is now available for your iPhone, Android or Blackberry – simply go to your App store and download our free app!



#### Remote Check Deposit

Have you seen the advertising big banks have where a person can deposit a check simply by taking a picture of their check using their smart phone? We have that! Go to our website: [www.settlersfcu.com](http://www.settlersfcu.com) and click on the Jeanie Mobile Check Deposit link located on our home page! Certain conditions apply and you must endorse your check correctly.

### COMING SOON!

#### Money Desktop

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 is in the final stages of implementing Money Desktop – a personal finance management system. It’s safe, 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.

Want to know your true net worth? Now you will be able to! Plus you will be able to easily manage and plan your financial future! Have all your finances in one easy to view 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. You will access Money Desktop through our home banking, but will leave our site and go to the Money Desktop site when accessing your personal information.

#### ID Protect

The Credit Union is planning to implement ID Protect in 2013 or possibly early 2014! All your Settlers Federal Credit Union accounts are fully protected...but what about your accounts elsewhere? ID Protect offers protection for all your accounts (not just your credit union accounts) and monitors your credit score for one low price! Current quote is \$2.00 per month – per household! The \$2.00 per month covers all accounts for all adults living in one household! Sound too good to be true? That’s why we’re still researching!



### 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, May 27 *Memorial Day*

Thursday, July 4 *Independence Day*

Monday, September 2 *Labor Day*

Monday, October 14 *In-house training*

Thursday, November 28 *Thanksgiving*

Tuesday, December 24 *Christmas Eve*

Wednesday, December 25 *Christmas Day*

Tuesday, 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 Kurtti

Branch Teller..... Marilyn Sexton

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 ..... Sheri Codd

Supervisory Committee

Member ..... Diane Fry



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



## CREDIT

Did you know we report information about your loan and deposit accounts to credit bureaus? Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

## E-NOTICES

Starting in April or May, if you have home banking or have an Email address on file, the Credit Union will begin sending your notices directly to your Email address rather than mailing a paper copy of the notice through the United States Post Office Department.

If you wish to continue to get a paper copy mailed through the Post Office, please contact the Credit Union. If the Email address we have on file for you isn't a valid Email address, the notice will get returned and we will print and mail your notice to the address on your account.

## 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 an Alert for when 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 Quickens? 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](http://www.settlersfcu.com). Our tellers can help you learn how to access Home Banking if you have any difficulties.

## STUDENTS WITH A'S

Just a reminder for students grades 6 through 12 at the Ewen-Trout Creek or Watersmeet schools who have or open an account at the credit union – we'll deposit 25 cents (25¢) for each A each marking period! Contact the credit union for more details!

## SAVE THE DATE!

On **Saturday, June 8, 2013**, the Credit Union will close at 10:30 a.m. The Credit Union, along with area businesses, will be sponsoring a walk for the Ontonagon County Cancer Society. 100% of the \$20.00 entry fee will be donated to the Ontonagon County Cancer Society. Participants will receive a T-shirt and light luncheon.