

# Settlers

## FEDERAL CREDIT UNION



DECEMBER 2014

### CHANGE COMING IN 2015

Diane Moilanen, current CEO of Settlers Federal Credit Union will be stepping down as CEO to pursue other credit union endeavors. Assistant Manager Lisa Lindberg will become the new CEO during the second quarter of 2015.

### SCAVENGER HUNT!

During the month of January the Credit Union will be sponsoring a Scavenger Hunt. One of Diane Moilanen's business cards will be hid at various businesses. Clues will be posted on the Credit Union Facebook page. If you find a card, simply put your name and phone number on it. Bring the card to the Credit Union or to the Credit Union annual meeting at Twilly's on February 4th. **Five \$100.00 winners will be drawn from the cards.** The more cards you find, the more chances you have to win \$100.00—you could win all \$500.00! Good luck – and happy hunting!



### ANNUAL MEETING

The Credit Union annual meeting will be held on February 4, 2015 at Twilly's in Bruce Crossing. Meeting will begin at 6:00 pm with a light dinner to follow.

***This year's Grand door prize is an HP Chromebook laptop!***

### TV 6 – FOX UP

Have you seen our ads on TV 6 and FOX UP? Can you name the local celebrities that appeared in the commercial? Did you know Kristin Ojaniemi filmed the commercial?

### MOBILE BANKING

If you have a smartphone and you use home banking, please go to your App Store and download our free mobile app. You can view your account, make transfers, set reminders, etc. It's easy to use and helps you access your Settlers FCU account from anywhere. For security purposes, once you install the app, you will receive an email which must be confirmed **within 1 hour** or you will have to delete the app and start over.

For added security, please make sure your smartphone is password protected.

### ASK AUTO

One of the latest apps 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! Boy does it help 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!



### 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

#### Main 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

#### Branch 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

## 2015 HOLIDAY CLOSINGS SCHEDULE

Thursday, January 1.....*New Year's Day*  
 Monday, February 16... *Closed: In-House Training*  
 Friday, April 3.....*Good Friday\**  
 Saturday, April 4.....*Easter weekend*  
 Monday, May 25.....*Memorial Day*  
 Friday, July 3.....*Independence Day*  
 Saturday, July 4.....*Independence Day*  
 Monday, September 7.....*Labor Day*  
 Monday, October 12..... *Closed: In-House Training*  
 Thursday, November 26..... *Thanksgiving*  
 Thursday, December 24..... *Christmas Eve*  
 Friday, December 25..... *Christmas*  
 Saturday, December 26..... *Christmas*  
 Thursday, December 31..... *New Year's Eve\**

\* = Closed at Noon

## STAFF

CEO.....Diane Moilanen  
 Assistant Manager..... Lisa Lindberg  
 Loan Officer.....Lori Lannet  
 Operations Officer..... Sharon Mattson  
 Loan Processor..... Pixie Daggett  
 Operations Assistant..... Kelly Moilanen  
 Member Solutions Specialist.....Pam Urbis  
 Loan Officer..... Kara Gustafson  
 Teller..... Marilyn Sexton  
 Branch Teller.....Sheila Perttula  
 Branch Teller.....Brittney Anderson  
 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..... Tara Larson  
 Supervisory Committee  
 Member..... Tracy Niemi  
 Supervisory Committee  
 Member..... Roxanne Dersnah



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## 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 under it). 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](http://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.



Go to the credit union website [www.settlersfcu.com](http://www.settlersfcu.com) and click on the TurboTax link to file your taxes. There is a fee for electronically filing your taxes, but there is no fee for preparing your taxes.

## LoveMyCreditUnion.org

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

We are excited to offer you, our member, exclusive discounts and benefits on products and services you use every day including Sprint. Credit Union members have already saved over \$1 billion with Love My Credit Union Rewards discounts.

The more offers you take advantage of the more you save. Start saving today at [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org).

## ATM/DEBIT CARD FEES

**The Credit Union will NOT charge you for using your ATM/Debit card for withdrawals, purchases or deposits.**

The Credit Union does 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:

- Call (906) 827-3240 during normal business hours
- Call (906) 827-ELMA (that's 827-3562) 24 hours a day
- Use our home banking through our website: [www.settlersfcu.com](http://www.settlersfcu.com)
- Use our mobile banking app

These four methods for checking your balance or transferring money do not cost the credit union any additional money.

When you use your ATM/Debit card to do the same thing, the Credit Union is charged a fee per inquiry or transfer.