

# Settlers

## FEDERAL CREDIT UNION



OCTOBER 2017

### SENIOR FEST

CEO Lisa Lindberg attended the Senior Fest on July 19, 2017 that was held at the Ewen-Trout Creek School. All senior citizens in Ontonagon County were welcome at the picnic, prizes were drawn and many local businesses were there.

*Thanks to all who attended.*



### 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

### MEMBER APPRECIATION DAY

Settlers Federal Credit Union held their second "Member Appreciation Day" on September 1, 2017, it was well attended. Y101 was there to advertise and to cook hot dogs and bratwurst, chips and beverages were also served.

### WINNERS OF THE PRIZES WERE:

- Heather Borseth .....\$25.00 Merchandise Certificates
- Tom Dersnah.....\$25.00 Merchandise Certificates
- Dee Bailey.....Mall of America Tickets
- Pat Franti.....Nesting Bowl Set
- Christina Cook .....Lunchbox

*Congratulations*

### COME CELEBRATE CREDIT UNION WEEK

October 16-20, 2017

Register for door prizes all week. On Friday,  
October 20th we will be serving coffee & goodies!!

*Hope to see you there!!*



## Fee Schedule Changes

As of November 1, 2017 the following fees will increase: NSF, Courtesy Pay, Stop Payment, Dormant Account fee, Domestic Wire, and Loan late fees.

### FEE SCHEDULE

#### SHARE DRAFT ACCOUNT FEES

NSF –Share Draft/ACH.....	\$20.00 Each
Courtesy Pay-Share Draft/ACH.....	\$20.00 Each
Stop Payment-Per Check or Series ...	\$15.00 Each
Check Orders.....	Prices Vary On Style
Photo Copy-Per Check .....	\$1.00 Each
Dormant Account Fee.....	\$5.00 Mtly
Return Mail Fee .....	\$2.00 Each
Copies-Personal-Per Page .....	\$.25 Each

#### OTHER SERVICE FEES

*(Applicable To All Accounts)*

Account Research-Per Hour.....	\$22.00 Hrlly
Statement Copies	
25 Months & Older.....	\$20.00 Each
Within 24 Months.....	No Charge
Domestic Wires-Outgoing .....	\$25.00 Each
Non-Member Transaction Fee.....	\$10.00 Each
Fax-Sending Only .....	\$2.50 Each
Money Order/Cashiers Check.....	\$1.20 Each
Safe Deposit Box	
Small.....	\$9.00 Each
Medium.....	\$12.00 Each
Large.....	\$18.00 Each
Self Serve Coin Counter.....	2% For Non Member
Debit/ATM Card Replacement.....	\$10.00 Each
Debit Card Dispute Fee .....	\$25.00 Each
Visa Platinum.....	No Annual Fee
Visa Platinum Preferred .....	No Annual Fee
Visa Late Payment	
After Grace Period.....	\$25.00 Mtly
Visa Return Check.....	\$19.00 Each
Visa Card Replacement .....	\$10.00 Each
Visa Document-Sales Draft/Stmt .....	\$2.00 Each
Mortgage Loan Fee .....	\$50.00 Each
Loan Late Fee.....	\$20.00 Each
Legal Processing Fee.....	\$25.00 Each

11/2017

We may 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.



**NCUA**

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## LEADERSHIP GRANT

Settlers FCU received a grant for leadership development training from NCUA CDRLF (Community Development Revolving Loan Fund) that will be used to educate employees.

## WHO'S ON YOUR ACCOUNT?

**IMPORTANT** – It's always good to examine your signature card to see if it is up-to-date! Have circumstances changed? Do you want to add a beneficiary, or make any adjustments? Stop by or give us a call today.

## PLEASE UPDATE YOUR TELEPHONE NUMBERS

Please make sure you update your telephone numbers so we may contact you if there are issues with your account, debit card, and visa card.



## 2017 HOLIDAY SCHEDULE

**Monday, October 9**

*Closed for In-House Training*

**Saturday, November 11**

*Closed for Veterans Day*

**Thursday, November 23**

*Closed for Thanksgiving*

**Saturday, December 23**

*Closed for Christmas Eve*

**Monday, December 25**

*Closed for Christmas Day*

**Saturday, December 30**

*Closed for New Year's Weekend*

**Monday, January 1**

*Closed New Year's Day*