



MONEY-TALKER

Quarterly Newsletter #31

Superior Iron Range Credit Union



Happy New Year 2005!

Your Board and Staff would like to thank you, our membership, for helping us make 2004 our best financial year ever!! We have expanded our Gwinn office and upgraded our on-line banking and bill pay service. We added Courtesy Pay for our checking members, added E-Club with E-statements and upgraded our ATM machines for better security. We also became an outlet branch for Co-op Network at our Marquette Office.

Board Elections

There will not be a Board election this year as no one has chosen to oppose our incumbents. This year's Board will consist of Jim Wetton, Julie Erickson, Fred Torreano, Eugene Maki, Ralph Carlson, Greg Gustafson, Mark Liana, Gordy Rice and Bob Kelly.

Charter Expansion

We have received a Charter expansion and now cover all of Marquette County and Iron County.



Christmas Clubs

*Are a super way to be ready for next year's holiday season.
Open your's today!*

E-Club

Our E-Club is now up and running! It has a special group of services which help you SAVE money! Stop in and sign up today! Qualify for special rates and savings.

**Free 24 Hour Account Access*

**No Fee Checking*

**Free Bill Pay*

**Free Debit Card*

**Direct Deposit*

**E-Statements*

**Courtesy Pay*

**24 Hour Telephone Banking*

**Automatic Loan Payments*

**Overdraft Line of Credit*

**Nation-Wide Shared Branching*

This special group of services is an exceptional value and provides member loan discounts as high as .75% off our already low rates and a .10% bonus on Certificates of Deposit.

*E-Club - Another Way We Make It
Easy For You!!!*

Employee Spotlight

This quarter's employee is Debbie Sundell. Debbie has been our senior teller and has recently moved to Bookkeeping. We sure miss her bright smile on the teller line, but she sure is helping out in Bookkeeping-a "winner" wherever she works!

Home Equity Loans

Are still a great way to consolidate holiday bills and do those winter projects. 3.9% for 6 months; then 5.65% tied to prime. We make it easy for you!

Please note!!

Our deposit rates are increasing. Certificates of deposit are again becoming a great savings tool. IRA's are a super way to save for your retirement.

Mortgage rates are still very low. Buy your dream home today.

Watch for Valentine specials on loans!

We now offer on-line tax filing service and income tax loan specials. Ask today!

Teller Tips!

Remember the drive-up is open 8:30 A.M.-6:00 P.M. weekdays and 9:00-12:00 P.M. on Saturday; the lobby is also open until 6:00 P.M. on Friday.

Negaunee.com - your on-line connection to great service!!

Branch Office Updates

Our new Iron River branch opened on December 13th at 305 N. Second Avenue in Iron River. Stop in and visit with our great staff.

Please pardon our dust as we finish our Gwinn facility expansion. We should be completed by the middle of March.

Superior Iron Range Community Federal Credit Union

Negaunee Office

490 E. US 41

Negaunee, MI 49866

Phone (906) 475-4149 • FAX (906) 475-5131

Hours: Monday thru Thursday 9 - 5

Friday 9 - 6

Saturday 9 - 12

Drive thru: Monday-Friday 8:30 - 6

Saturday 9 - 12

Gwinn Office

145 E. M-35

Gwinn, MI 49841

Phone (906) 346-4633 • FAX (906) 346-4131

Lobby hours: Monday-Thursday 9 - 5; Friday 9 - 6;

Saturday 9 - 12;

Drive thru M-F 8:30 - 6; Sat. 9 - 12

Marquette Office

2424 W. US 41 Hwy.

Marquette, MI 49855

Phone (906) 226-3106 • FAX (906) 226-2506

Lobby hours: Monday-Thursday 9 - 5; Friday 9 - 6;

Saturday 9 - 12;

Drive thru M-F 8:30 - 6; Sat. 9 - 12

Board of Directors

Jim Wetton

Eugene Maki

Mark Liana

Julie Erickson

Gordy Rice

Greg Gustafson

Fred Torreano

Ralph Carlson

Bob Kelly

Supervisory Committee

Eugene Maki

Steve Miettinen

Delynn Klein