



MONEY-TALKER



Quarterly Newsletter #40

January 2007

Superior Iron Range Credit Union

“Happy New Year”!

Board Elections

There will not be a Board Election this year as no one has chosen to oppose our incumbent Board members. This year's Board will consist of Julie Erickson, Fred Torreano, Bob Kelley, Eugene Maki, Ralph Carlson, Gordy Rice, Mark Liana, and Greg Gustafson. We are fortunate to have a dedicated Board for our Credit Union.

Pardon Our Dust!

Construction on our Negaunee office expansion has begun and with luck will be completed by May 2007. Please bear with us.

Watch For...

... our Builder's Show specials and our Dome Auto Sale specials. Where We Make It Easy For You.

Income Tax Loan Special!

Why wait for your refund?

**Online Banking,
Bill Pay,
E-statements &**

Audi, Our 24 hour telephone teller
All are ways

“We Make It Easy For You!”

“Superior Iron Range Super Checking Accounts Offer More”

*With Courtesy Pay & Courtesy Calling.
Low cost checks and no minimum balances.*

We Are Now Offering Tiered Money Market Savings Accounts

We Now Accept
Utility payments for:
City of Negaunee
Mqt. Board of Light and Power
UPPCO
City of Munising

*We also accept Semco for a \$1.00 fee
and Alltel for a \$2.00 fee.*

| | Min. Balance | Rate | APY |
|----------|--------------------|-------|-------|
| Tier 1 - | \$2,500-4,999 | 1.5% | 1.51% |
| Tier 2 - | \$5,000-14,999 | 2.0% | 2.02% |
| Tier 3 - | \$15,000-24,999 | 2.5% | 2.53% |
| Tier 4 - | \$25,000-49,999 | 2.75% | 2.79% |
| Tier 5 - | \$50,000 and above | 4.0% | 4.08% |

www.superiorironrangecu.com

Employee Spotlight

This quarter's spotlight employee is Grace Jalonen. Grace has retired after serving our members for 19 years. Thank you, Grace! We all miss you.

Snow Birds

Remember to stop in and find out where our shared branch is near your winter "nest".

Mortgage rates are dropping and now is a good time to consider refinancing your mortgage.

"After Christmas"

A loan special of \$1,500.00 at 7.5% for 15 months.

"WE MAKE IT EASY FOR YOU"

Home Equity Loan

A great way to consolidate debts and do home improvements.

Address Change?

"PLEASE" notify the Credit Union. Return mail is very costly to the Credit Union. We will charge a \$5.00 fee when we receive the second returned statement.

Teller Tips!

Our lobby is open till 6pm on Friday, so if the drive-up is swamped come on in and enjoy the fireplace.

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

Iron River Office

305 N. Second Avenue Iron River, Michigan
Phone (906) 265-9540 • FAX (906) 265-9545
Lobby Hours: Monday-Thursday 9-5; Friday 9-6
Drive thru: Monday-Thursday 8-5; Friday 9-6;
Lobby and Drive thru Saturday 9-12
All hours for Iron River are Central Standard

Munising Office

601 W. Munising Avenue Munising, MI 49862
Phone (906) 387-5541 • Fax (906) 387-5582
Lobby Hours: Monday-Thursday 9-5;
Friday 9-6; Saturday 9-12

Board of Directors

| | |
|----------------|----------------|
| Julie Erickson | Ralph Carlson |
| Fred Torreano | Mark Liana |
| Eugene Maki | Greg Gustafson |
| Gordy Rice | Bob Kelly |

Supervisory Committee

| | |
|--------------|-----------------|
| Eugene Maki | Steve Miettinen |
| Delynn Klein | Ted Kero |