



MONEY-TALKER

Quarterly Newsletter #44

January 2008

Superior Iron Range Credit Union



“Happy New Year”

Our 60th Annual Meeting

Watch for our 60th Annual Meeting on May 10, 2008. Plan on coming.
The grand prize will be a 1-week cruise for two!

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 Fred Torrealano, Bob Kelly, Julie Erickson, Ralph Carlson, Eugene Maki, Gordy Rice, Greg Gustafson, Brian Heath, Mike Klein, and Associate Board Member Ann Collins. Anyone interested in being an Associate Board Member please give Rich or Ron a call at 475-4149 and we will be happy to give you the details.

Watch for Our

Spring Builder Show specials and, of course, our Dome Auto Show special rates.
“We make it easy for you!”

Snowbirds -

Remember we have free ATM's and Shared Branches in over 25,000 locations in 37 states. Check with us for the one nearest your winter paradise

Rates are Dropping!

Mortgage and home equity rates are dropping. Now is a great time to refinance. Home Equity loans - 0% for 6 months, then as low as prime minus .5%.

“Help us Grow”

Tell your neighbors and family what a great deal your credit union has for them.

- Super Low Loan Rates
- Great Free Checking Accounts
with overdraft protection
 - Courtesy Pay
 - Courtesy Call
- Low Cost Checks
- Free Debit Cards
- Competitive CD Rates
- Money Market Accounts

Our investment representative, Lisa Mongiat, is available in Negaunee on Monday, Wednesday and Friday and always by appointment. Call Lisa at (906) 361-9068.

Employee Spotlight

This quarter's spotlight employee is Adam Carpenter. Adam is one of our mortgage processors and is super at helping our members get their dream home.

Don't Forget to . . .

build for your future with our high rate IRA easy access account. You can even have your tax refund directly deposited to your IRA.

Check out our . . .

Money Market Savings Accounts

	Minimum Balance	Rate	APY
Tier 1			
	\$2,500.00 to \$4,999.99	1%	1%
Tier 2			
	\$5,000.00 to \$14,999.99	1.25%	1.26%
Tier 3			
	\$15,000.00 to \$24,999.99	1.75%	1.76%
Tier 4			
	\$25,000.00 to \$49,999.99	2.00%	2.02%
Tier 5			
	\$50,000.00 and above	3.25%	3.29%

"Income Tax Loan Special"

Why wait for a refund?

Stop in and see our loan specialist to help ease your "after holiday bill hangover."

Teller Tips!

"Audi", On-line Banking and E-statements save our members time and money.

www.superiorironrangecu.com

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	Brian Heath
Fred Torreano	Ralph Carlson
Eugene Maki	Mike Klein
Gordy Rice	Greg Gustafson
Assoc. Board Member	Bob Kelly
Ann Collins	

Supervisory Committee

Eugene Maki	Steve Miettinen
Delynn Klein	