



# MONEY-TALKER

Quarterly Newsletter #48

January 2009

**Superior Iron Range Credit Union**



## *Invest in America*

*General Motors and Michigan Credit Unions have teamed up to offer supplier discounts to Credit Union members. Check it out at [lovemycreditunion.org](http://lovemycreditunion.org), at any of our branches, or at your GM dealer. Super low rates - check it out now!*

## *Mortgage Rates are Very Good*

*Now is the time to see how you can benefit from refinancing your home or purchasing your dream house. Use the enclosed coupon towards closing costs.*

### *Board Elections*

*There will not be a Board election this year, as no one is opposing our incumbent Board members. This year's Board will consist of Bob Kelly, Eugene Maki, Ralph Carlson, Julie Erickson, Gordy Rice, Greg Gustafson, Brian Heath, Mike Klein, and Ann Collins. We are always looking for people to serve as Associate Board Members. Please give Ron or Rich a call at 475-4149 and we will be happy to give you the details.*

### *Rich Harvey,*

*our CEO, will be retiring on April 3, 2009. In preparation, we are moving Ron Lauren into the CEO position on January 1, 2009. Rich will be available for continuing issues until he officially retires at the beginning of April. In August, Rich will return for a few days a month as a consultant.*

### *"Happy New Year"*

*Our Annual Meeting will be held on February 28, 2009 at the Ishpeming Armory. Tickets will be available on February 1, 2009. Come on out and enjoy a great dinner, dancing, and prizes.*

### *Income Tax Loan Special*

*Why wait for a refund? Check with our loan department for details.*

### *Life Insurance*

*If you have an old life insurance policy you would like reviewed, or need a quote on a new policy, we have a licensed life insurance representative who can get you a quote from all major insurance companies to find you the best rate available. Call Lisa Mongiat, our Investment representative, at 361-9068 to schedule an appointment.*

## **Employee Spotlight**

*This quarter's spotlight employee is K.C. Bjorne, who has served our members for 2 1/2 years. K.C. started in our Mortgage Department, then moved to Gwinn as Branch Supervisor, and now is our Marquette Branch Supervisor. Stop in at the Marquette office and let him know he is doing a great job.*

### **Watch for Changes**

to our Negaunee teller line. We are testing "personal service areas" in an effort to improve our service to you.

**We have NO FEE IRA'S with a great rate! And they are NCUA insured to \$250,000.00. See our Member Service people today. A guaranteed way to invest in your future!**

Watch for our Dome Auto Sale interest specials, as well as Invest in America pricing. All of our local dealers will be giving their best deals. We make it easy for you!

## **Teller Tips**

*Watch out for check scams that ask you to cash a check and return a portion of the money to the sender. These checks are usually fraudulent!*

### **Our Board of Directors**

Julie Erickson • Brian Heath • Eugene Maki  
Ralph Carlson • Gordy Rice • Mike Klein  
Greg Gustafson • Bob Kelly • Ann Collins

### **Supervisory Committee**

Eugene Maki • Delynn Klein  
Steve Miettinen • Mike Adams

## **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: Mon.-Thurs. 9-5; Friday 9-6; Sat. 9-12

Drive thru: Mon.-Fri. 8:30-6; Sat. 9-12

### **Gwinn Office**

145 E. M-35

Gwinn, MI 49841

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

Lobby Hours: Mon.-Thurs. 9-5;

Fri. 9-6; Sat. 9-12

Drive thru: Mon-Fri. 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: Mon.-Thurs. 9-5;

Fri. 9-6; Sat. 9-12

Drive thru: Mon.-Fri. 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: Mon.-Thurs. 9-5; Fri. 9-6; Sat. 9-12

Drive thru: Mon.-Thurs. 8-5; Fri. 9-6; Sat. 9-12

All hours for Iron River are C.S.T.

### **Munising Office**

423 Mill St.

Munising, MI 49862

Phone (906) 387-5541 • FAX (906) 387-5582

Lobby Hours: Mon.-Thurs. 9-5; Fri. 9-6;

Sat. 9-12

Drive thru: Mon.-Fri. 8:30-6; Sat. 9-12