



MONEY-TALKER

Quarterly Newsletter #46

July 2008

Superior Iron Range Credit Union



60th Anniversary Annual Meeting

was a great time with a travel theme. Rex Conrad won our cruise/travel package. Our meal was just super, again. Our annual meeting next year will be on February 28, 2009, at the Armory in Ishpeming. Sorry, Snow-birds!

Seminars

Our Investment Advisor Representative, Lisa Mongiat, is hosting a seminar entitled "A Woman's Journey Toward Financial Independence" on Tuesday, August 26 at 6:30 pm. There is no cost for this seminar and refreshments will be served. Seating is limited so please reserve your seat with Lisa Mongiat by calling 361-9068. Feel free to bring a friend.

Our Investment Advisor Representative, Lisa Mongiat will be bringing in two representatives from The Hartford. Together they will share with you: Ideas for Investment Strategies for a Volatile Market and Guaranteed Lifetime Income on Tuesday, September 9 at 6:30 pm. There is no cost for this seminar and refreshments will be served. Seating is limited so please reserve your seat with Lisa Mongiat by calling 361-9068. Feel free to bring a friend.

Two Elder Law Workshops with Attorney Bob Anderson will be held on Thursday, July 31 at noon and Wednesday, September 24 at 6:30 pm. Changes in the Medicaid laws will be discussed along with other elder concerns. There is no charge for this seminar. Refreshments will be served. Seating is limited so please reserve your seat by calling 228-6212. Feel free to bring a friend.



Board Elections

The Superior Iron Range Community Federal Credit Union Board of Directors will have three seats up for election in 2009. The nominating committee will accept petitions through Dec. 12, 2008. Interested members may contact Julie at 475-4149 for petitions and requirements. The following Board members will be running for re-election: Brian Heath, Eugene Maki, and Bob Kelly. Ballots will be sent out with our January statements. Ballots will also be available in each office for those members with E-statements who no longer receive a statement in the mail.

Summer Cook-out

This summer's cook-out is planned for August 22nd. Stop in any of our branches and enjoy hot dogs, brats, and pop. Sign up for our drawing and enjoy good food and good friends at "your" credit union

IRA Accounts Pay Good Interest

Save for your future with a regular or Roth IRA

Super Home Equity loans - low low rates -
- get your home improvement project done now -
that new high efficiency furnace or those new
windows to save on next winter's heating bill!

Employee Spotlight

This quarter's employee is Vicki Speaker, who has served our members for 3 years with super service. Stop in and give her a smile in our Negaunee Office.



On Thursday, **August 14, 2008** the Superior Iron Range Community Federal Credit Union along with GreenPath Debt Solutions, a non-profit organization that has been helping consumers since 1961, will be providing a **free presentation on identity theft**. Find out not only how to protect yourself against identity theft, but what to do in the event your identity is stolen. GreenPath is dedicated to helping people resolve financial problems and promoting the wise use of credit through counseling and education. Headquartered in Farmington Hills, Michigan, GreenPath operates 38 full-time branch offices in Michigan, New York, Wisconsin, Illinois, Indiana and Arizona, and is licensed to conduct business throughout most of the United States. GreenPath is accredited by the Council on Accreditation (COA) and is a member of the National Foundation for Credit Counseling (NFCC) and the Better Business Bureau (BBB). There will be a 45-minute presentation with an additional 10-15 minutes to answer any of your questions. **The free session will be held at the Negaunee office of Superior Iron Range Community Federal Credit Union.**

We will also be offering a **free session on Credit Reports**. Find out what is reported to your credit report, how to check your own credit report, how to dispute items you believe are incorrect, and the basic components of your credit score. There will be a 45-minute presentation with an additional 10-15 minutes to answer any of your questions, **This free session will be held on Thursday, August 21, 2008 at 6:00 p.m. at the Negaunee branch of Superior Iron Range Community Federal Credit Union.**

If you are interested in attending either or both of the sessions, **please RSVP to Merry Bengry 475-4149 ext. 204 before August 7, 2008.**

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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	Mike Adams