

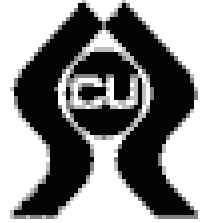


MONEY-TALKER

Quarterly Newsletter #50

July 2009

Superior Iron Range Community Federal Credit Union



Board Elections

Board Members up for election in the coming year 2010 are Ann Collins, Gordon Rice, and Greg Gustafson. This is for a 3 year term. If you'd like to run for the Board, please stop by and pick-up a petition to fill out. You'll need to collect 120 signatures of the membership by December 7th in order for their signatures to be verified and to add your name onto the official ballot. If there is an election, the ballots will be in our January mailing. All returned ballots will be placed into a locked container and counted by a CPA firm to confirm accuracy.

Long-time Board Member Passes Away

The credit union lost a dear friend the beginning of May, Mr. Ralph Carlson. Ralph served on this Credit Union's Board for 43 years. He was instrumental in helping to guide this credit union to where it is today. He will be missed by all.

Michael Adams was an associate Board member who stepped in to fill Ralph's position. If you see Mike, please welcome him to your Credit Union Board.

ATM Cards

With the high cost of replacing lost or damaged ATM/Debit cards, we will need to charge a \$5.00 replacement fee for these items. Please take care of your cards as they will earn you **REWARDS** points every time you use them for signature-based purchases.

Mailing Address Updates

We are trying to Make it Easy for You to receive your mail. Please make sure your address is updated on our system so you receive your statements, information about our new products, services, and happenings at your credit union. If you do not keep your address up to date, the U.S. Postal Service charges your credit union to keep your records updated. The first time we are notified, we will **not** charge your account for the fee associated with this. If your statement is returned a second time, the fee will be \$5.00 until your address is updated.

Employee Spotlight

This quarter we decided to spotlight an entire

Department—our **Mortgage Department**

Emily, Adam, Sandy, Julie and all of our Branch Managers have been working diligently to get you the best rate possible for your refinance. They have already processed over \$21 million in loans this year compared to last year in which we processed, for the entire year, \$8 million. The rates are still low, so if you haven't made an appointment to talk about a refinance or purchase, please give any one of them a call.

Statements

Do you like the look of our NEW statements? Our lease has run out on the statement equipment and DataMail is processing our statements now. Hope you like the new look.

Traveler's Checks

The credit union will no longer provide American Express Traveler's Checks. The cost is prohibitive and we have a better solution—Gift Cards. These are safe, secure money cards that is accepted anywhere the VISA Logo is present. Please ask any teller how great these cards are. You can also use them as a present for that special someone.

Check Printing

Your credit union has done some research and has decided to discontinue manufacturing our own checks. You will be able to order your checks with the credit union through Liberty check printer at any office. Prime Time members will still continue to receive one FREE box of checks per year. Stop by and order a new box today!!!!

Superior Iron Range

Community Federal

Credit Union

Negaunee Office

490 E. US 41, Negaunee, MI 49866

Phone (906) 475-4149 . Fax (906) 475-5131

Lobby 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 Hwy 41, 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, MI 49935

Phone (906)n 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

Our Board of Directors

Bob Kelly . Julie Erickson . Eugene Maki

Gordy Rice . Mike Klein . Ann Collins

Greg Gustafson . Brian Heath . Mike Adams

Supervisory Committee

Eugene Maki . Delynn Klein

Steve Miettinen . Mike Adams