



MONEY-TALKER

Quarterly Newsletter #30

Superior Iron Range Credit Union



Great Summer Cookout!

Great weather, great food, great fun - turn out was the best yet!!! Mark your calendars for next summer.

Gwinn Office

The Gwinn office has a new manager. Stop in to see Marie and say howdy. Marie has been with the Credit Union in many capacities including Teller, Member Services, Plastic Card Manager, Loan Processor and Loan Officer. She is eager to show off her talents.

Josh and Ron are now in Negaunee working in Bookkeeping and Accounting.

Please excuse our dust as we plan on expanding our Gwinn branch soon! We hope to complete construction in early spring!

Christmas Clubs will disburse October 22, 2004 Stop in and sign up for next year and receive a free gift!!

Holiday Hours

*We will be closed on Thursday November 25th for Thanksgiving; Friday and Saturday December 24th and 25th for Christmas and Saturday January 1st for New Year's Day. *We will be open on New Year's Eve from 8:30 A.M. - 5:00 P.M.*

Marquette Office

The Marquette office now has a loan processor for consumer loans as well as home equity and mortgages. Stop in and see Sarah. Justin is now at the Negaunee office.

E-Club

Stop in and sign up for our new E-Club which provides you with a super list of quality products including:

**Free 24 Hour Account Access*

**No Fee Checking*

**Free Bill Pay*

**Free Debit Card*

**Direct Deposit*

**E-Statements*

**Courtesy Pay*

**24 Hour Telephone Banking*

**Automatic Loan Payments*

**Overdraft Line of Credit*

**Nation-Wide Shared Branching*

This special group of services is an exceptional value and provides member loan discounts as high as .75% off our already low rates and a .10% bonus on Certificates of Deposit.

E-Club - Another Way We Make It Easy For You!!!

Employee Spotlight

This quarter's spotlight employee is Joyce Sheppard. Joyce is our Member Services Head Teller in Gwinn. Joyce has served our members since January 1999. Stop in and let her make it easy for you.

Mortgages Rates Are Still Low Home, Camps and Home Equity

Get that new 4-wheeler, 4X4,
Pickup or SUV.
Great low rates!!!

Snowbirds!!

Stop by and check out the shared branch locations where you will be staying or traveling. We will be operating a shared branch outlet in our Marquette office beginning October 25, 2004. Members of any Co-Op Network Credit Union can obtain service from their own credit union through us.

Teller Tips!

Remember the drive-up is open
8:30 A.M.-6:00P.M. weekdays
and 9:00-12:00 P.M. on Saturday;
the lobby is also open until 6:00
P.M. on Friday.

Watch for our upgraded ATM at
the Negaunee branch in the foyer
in December and our new
upgraded ATM at the Gwinn
branch in the foyer. (We will
move the location of the ATM
from Neil's Gas Station to the
foyer of the Gwinn branch.)

Visit our web site at www.negauneeecu.com
and check out all the great tools available for
your use.

Please notice on your statements that some com-
panies are clearing your check electronically and
do not include your check number so we are unable
to print them in the cleared draft section of your
statement. They will appear as ACH cleared items.

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

Board of Directors

Jim Wetton	Eugene Maki	Mark Liana
Julie Erickson	Gordy Rice	Greg Gustafson
Fred Torreano	Ralph Carlson	Michael Smock

Supervisory Committee

Eugene Maki	Steve Miettinen
Delynn Klein	Chris Adams