



# MONEY-TALKER

Quarterly Newsletter #43

October 2007

Superior Iron Range Credit Union



## *Summer Cookout - Super Fun!*

*Every branch had a wonderful turnout of members for our annual cookout. We grilled brats and hot dogs, and had pop and cake. "Thank you" to all our members for making this a great day!*

### *Investment Seminar*

*Our investment representative, Lisa Mongiat, is hosting a seminar entitled "A Woman's Journey Toward Financial Freedom" on Tuesday, October 9, 2007 at either 12:00 noon or 6:30 p.m. Please call 361-9068 for a reservation. Lunch or dinner will be served.*

### *"Get Ready for Winter"*

*With our fall signature special - \$2000.00 for 24 months at 7.5%.*

*November 1st we will be increasing our Courtesy Pay fees by \$2.00 to cover our costs. It is still a great way to prevent bounced checks!*

### *Web Site Upgrade!*

*We are upgrading our Web site. Check it out at [www.superiorironrangecu.com](http://www.superiorironrangecu.com) ! Sign up for On-line Banking, Bill Pay, and E-Statements! Don't forget AUDI, our telephone teller.*

[www.superiorironrangecu.com](http://www.superiorironrangecu.com)

### *Rates are Dropping!*

*Particularly on mortgages and home equity loans. If you have a Home Equity loan with us, your rate dropped .5% on October 1st. Now is a great time to consider refinancing your home or camp. Stop in and see us or call our mortgage department.*

### *Free Elder Law Workshop*

*A free Elder Law workshop with attorney Bob Anderson will be held on Tuesday, October 16, 2007 at 12:00 noon OR on Tuesday, November 13 at 6:30 p.m. here at our Negaunee office. Please call (906) 228-6212 to reserve your seat.*

*Christmas Clubs will be deposited into your checking or savings account on October 19, 2007. Stop in and pick up a gift for starting next year's Christmas Club anytime after the 19th.*

## Employee Spotlight

This quarter's spotlight employee is **Kim Ronn** our Chief Lending Officer and Assistant Manager. Kim has served our membership for 15 years. Say "Hi" and enjoy her warm smile.

## Be Alert for Check Scams

Check scams and fraudulent checks are on the rise. If you receive a check in the mail and are asked to return a portion of it, it is more than likely a scam. Never give out your account information. We will not call you - we already have this information.

## Are You Settling for Less When You Can Have It All? Your Credit Union Offers You the Best of All Services and WE MAKE IT EASY FOR YOU!

- Free Checking/Prime Time Accounts
- Kids Accounts/Eager Beaver/Teen Freedom
- On-line Banking/Bill Pay/E-Statements
- Great CD's/Money Market Accounts
- IRA's/Christmas Clubs/Health Savings Accounts
- Nationwide Shared Branching
- Surcharge free CO-OP Network ATM's
- Open Ended Lending/On-Line Applications

## Teller Tips!

To speed up your visit present your cash first, checks second, make a deposit, pay your loan, and receive your cash back. If you have a non-cash transaction, our Negaunee office receptionist can assist you if there is a line in the lobby.

## 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 | Ted Kero        |