

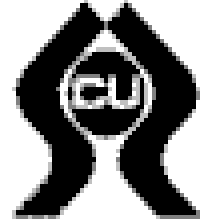


MONEY-TALKER

Quarterly Newsletter #52

January 2010

Superior Iron Range Community Federal Credit Union



Board of Director Positions

The following members of the Credit Union Board of Directors will remain on the Board for another 3 year term as no one contested them for their Board position:

Gordon Rice, Greg Gustafson, and Ann Collins

Congratulate them for their continued hard work and support of your credit union.

Investment Officer

We have hired a new Investment Officer, Daniel (Dan) Kill. He represents Principal Financial Group. Call or stop by to set up an appointment to have Dan review your retirement future, it's **FREE!!!!!!**

New Overdraft Program

Watch for our **NEW** overdraft program coming up at the end of the first quarter. It will help our membership fight new Regulations that Congress has created.

DEBT SOLUTIONS SEMINAR

The credit union is sponsoring a seminar by GreenPath Debt Solutions concerning debt consolidation advertisements from non-local entities. Please call Merry in the Negaunee office at 475-4149 to let her know you'd like to attend. If we do not have enough interested members, we will have to cancel the seminar. Please support this **FREE** seminar. Remember, if it sounds too good to be true, it really is.

Tax Time

Do you file your own taxes with Turbo-Tax? You can get the basic package **FREE** through NetBranch. Just log into your account and click the icon. If you need another package, you can purchase it at a discounted price. You don't have NetBranch? Sign up **FREE** through our website at www.superiorironrangecu.com and see all the wonderful options you can use to make your life easier while transacting your credit union business. It's easy, just click the Netbranch login button to start.

Stop in and talk to one of our loan officers, we'll look over your situation for **FREE** and try to help in anyway to lower your payments or give you different options to keep your debt under control.

Employee Spotlight

Lindsay Walters, the credit union's main office receptionist, has been with the credit union since April of 2005. Lindsay wears many hats as she not only assists our members on the phone, she also is directing members to the correct area in the credit union, fills in on our teller line, creates great media ads, helps run our check program, and is happy to help in anyway she can for your credit union. When you call or stop in, please tell Lindsay thank you for the great job she is doing to make us more efficient.

When you stop in or call, ask our staff about the product of the month that is being offered. We are sure it will be a great benefit to you.

Congratulations to our International Credit Union Week winners: Gordon K. of Negaunee, Betty G. of Marquette, Charlie B. of Munising, Holly D. of

A great thank you to the membership for supporting the "Pumpkin Drive" for cystic fibrosis. We raised \$211.00 from your donations.

If you need to mail a deposit or loan payment, please send it to our main office at 490 E. US 41, Negaunee, MI 49866.

Teller Tip

Please make updates to your member accounts so we are able to keep you informed and to make sure we are able to serve you efficiently. Things to update are address, phone numbers, beneficiaries, joint members to be added or removed. Stop in and speak with one of our staff to learn how easy it is to update.

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) 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.

Our Board of Directors

Eugene Maki . Gordy Rice

Mike Klein . Ann Collins

Greg Gustafson . Brian Heath . Mike Adams

Supervisory Committee

Eugene Maki . Delynn Klein

Steve Miettinen . Mike Adams