



BOARD OF DIRECTORS

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Scott Dickman
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Donna Tanguay, Alternate

CREDIT UNION OFFICERS

Scott Dickman, President
Donna Tanguay, Vice-President

LOCATIONS

MAIN:

Iron Mountain-Kingsford
Community Federal Credit Union
400 South Carpenter Ave.
PO Box 2247
Kingsford, MI 49802
Phone: 906-774-6020
Fax: 906-774-8816

Lobby Hours:

Mon-Thurs: 9am - 5pm
Friday: 9am - 6pm

Drive Thru Hours:

Mon-Thurs: 8am - 5pm
Friday: 8am - 6pm
Saturday: 8am - 12pm

SUPER ONE BRANCH:

Midtown Mall
1130 S Stephenson Ave STE CB
Iron Mountain, MI 49801
Fax: 906-828-2266

Hours:

Mon-Fri: 10am - 7pm
(Closed 2:30pm - 3:00pm for lunch)
Saturday: 12pm-4pm

ONLINE

www.pcbranch.com
info@pcbranch.com
facebook.com/imkcu



CREDIT UNION COMPLIANCE UPDATE

Compliance is a huge part of credit union operations. Any changes made or policies updated are governed by the NCUA, MCUL, and/or your elected Board of Directors. First and foremost, these policies and disclosures are put in place to protect our members. If you have any questions regarding our rules and regulations, please don't hesitate to ask.

Beginning July 1, 2020, Section B of the Funds Availability disclosure will change as follows:

B. Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, or if the deposit is made at a non-proprietary ATM, funds may not be available until the second or fifth business day after the day of your deposit, respectively. However the first \$225 of your deposit (increased from \$200) will be available on the same business day, except in the case of a deposit at a non-proprietary ATM.

In addition, the funds you deposit by check may be delayed for a longer period under the following circumstances: **a)** We believe a check you deposit will not be paid. **b)** You deposit checks totaling more than \$5,525 on any one day (increased from \$5,000). **c)** You have overdrawn your account repeatedly in the last six months. **d)** There is an emergency, such as a failure of communications or computer equipment.

HOME BANKING TIP:

If you find yourself often calling the credit union to be unlocked from your Home Banking account, clear your web browser's cookies. Check out our new Home Banking Troubleshooting page by going to www.pcbranch.com > Services Tab > Troubleshoot Home Banking (under the "Online Services" heading).

MAD MONEY DRAWING

We are giving away TWO prizes of \$100 to be deposited into your primary savings account! Deadline is April 30, 2020. Only one entry per member.



Fill out this form and return it to Iron Mountain Kingsford Community Federal Credit Union.

Name _____

Address _____

Phone Number _____

Account Number _____



MISSION STATEMENT

The Iron Mountain-Kingsford Community Federal Credit Union is a member-owned financial cooperative which endeavors to: Encourage all potential members to participate in our organization so they and the credit union may benefit from their membership; Encourage thrift among our members; Provide a source of credit at a reasonable cost for provident and productive purposes; Provide other financial services at reasonable costs in a convenient manner by a professional service-oriented staff; and Maintain a strong financial stature in the community so we can continue to provide for the financial well-being of our members.



IMKFCU WANTS TO HELP YOUR KIDS FIND MONEY MAGIC!

Promoting the financial health of our youngest members

Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's Youth Month is "MoneyMagic. Share, Spend and Save at Your Credit Union".

Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

- ▶ Saving
- ▶ Spending
- ▶ Charitable giving
- ▶ Investing
- ▶ Budgeting

As more Americans seek financial guidance and more credit unions begin to offer services like financial counseling, it's essential to consider initiatives that also educate young members. If parents have trouble managing money, you can imagine that it's going to be even more challenging for them to have conversations about money with their kids. IMKFCU can serve as an important ally for parents in their mission to teach their kids to be financially responsible. Providing this kind of support and education can help build long-term member loyalty.

If you have been wondering how to empower youth to save for their future, National Credit Union Youth Month is a great opportunity to start or boost your youth initiatives! Join us this April as credit unions across the country focus on educating youth about financial health. This year's kid-friendly theme emphasizes the benefits of wise saving and spending using a cast of whimsical, kid-friendly characters. This celebration is a great time to engage kids at IMKFCU and within your community to help them develop healthy money habits.

Get involved by using the Twitter hashtag #CUYouthMonth to let everyone know how your credit union is making a difference in young members' lives.

As in years' past, the IMKFCU will have a Piggy Bank Guessing Game along with a coloring contest for some awesome prizes. We encourage our young members to come in with their parents and learn more about making saving easy and fun.

P2 New Mobile App
Annual Meeting Canceled
Member Testimonial

P3 Vehicle Loan Rate
10 Year Mortgage Rate
President's Message

P4 Credit Union
Compliance Update
Home Banking Tip
Mad Money Drawing



NEW MOBILE APP

We heard you loud and clear, and we're happy to introduce our new and improved Mobile App! Search IMKFCU in your app/play store to download it for free. Bugs have been fixed, biometrics added (if applicable to your device), secure messaging to your credit union at the tap of a finger, and a modern, user-friendly interface — all these are available at long last. If you're new to Home Banking, our new app makes it even easier to enroll! Just download the app, follow the prompts, and voila! Your own personal IMKFCU branch at your fingertips!

Note: When transferring funds via app or from your desktop version, it's encouraged that you do not use special characters if you add a memo or description. Special characters in this instance cause transaction histories to disappear.



ANNUAL MEETING POSTPONED

Following state mandates, our 72nd Annual Meeting will be postponed until further notice. Our members' health and safety is the most important aspect of what we do, and postponing the meeting to ensure everyone's safety is in the best interest of the membership. Thank you for understanding.

MEMBER TESTIMONIAL

Thank you to Angela Adam at IMKFCU for her efficient and awesome service! In the last two days, we bought a truck and sold our car, and the total time it took us at the credit union for both transactions was about 15 minutes. She goes above and beyond her duties and is so great at what she does. Thank you, Angela, and IMKFCU, for making my banking easy and convenient!

Tara Povich



Get a **NEW** or **New-to-You Vehicle** with a rate as low as **2.99% APR***!



Ready to Purchase Your First Home? Our 10-Year Mortgage rate is as low as **2.75% APR***!

*APR: Annual Percentage Rate. Offers valid for qualified members. Call or apply online. There is no substitute for an official loan estimate form.



PRESIDENT'S MESSAGE

In response to the quickly changing Coronavirus outbreak, we would like to remind our members we take the health of our employees and members seriously.

Below are a few ways in which you can help protect our employees, fellow members, and yourself.

- ▶ Please, if sick, stay at home.
- ▶ Call the credit union first before coming in. We may be able to handle your request over the phone.
- ▶ Only come inside the building if it is absolutely necessary.
- ▶ Use our drive thru as much as possible.
- ▶ Use ATMs.
- ▶ Use your debit or credit cards when possible.
- ▶ Use our Night Deposit drop box for depositing checks or money. We will be checking it throughout the day during regular business hours.
- ▶ Use our Mobile and Home Banking products.
- ▶ Use our Bill Pay products.
- ▶ Apply for loans online www.pcbranch.com or call.

We will be closely monitoring guidance from the CDC, Michigan Dept. of Health, and local health officials.

We thank you all for understanding and your cooperation during this time of uncertainty.

Scott Dickman, CEO/President

