

### BOARD OF DIRECTORS

Kathy Barnes, Chairperson of the Board  
Cindy Metras, 1st Vice Chairperson  
Nick Blagec, 2nd Vice Chairperson  
Daniel Wentarmini, Treasurer  
Donna Peterson, Secretary  
Steve Mulka, Director  
Linda Opsahl, Director

### SUPERVISORY COMMITTEE

Carol Lafave, Chairperson & Secretary  
Lori Lejeune  
Scott Dickman  
Vickie Casanova, 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  
Phone: 906-828-2265  
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



## PEOPLE HELPING PEOPLE

### IMKFCU 2017 VOLUNTEER OF THE YEAR!

IMKFCU'S 2017 VOLUNTEER OF THE YEAR was **Lydia Krivanek!** Lydia selflessly volunteered 205 hours with worthwhile organizations such as the Florence Fair, Red Cross and the Almost Home Animal Shelter. In the last 6 years, Lydia has volunteered more than **2,525 hours** in our community! **Way to VOLUNTEER, Lydia.**

Runners Up for 2017 Volunteer of the Year were:

**Lori Lejeune** (Not pictured 130 volunteer hours)

**Carrie Valine** (66.25 volunteer hours)



**WAY TO GO, LADIES! Now THIS is volunteerism at IT'S BEST!**

April, 2018

## 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.



## REG D... WHAT'S IT MEAN TO ME?

Reg D is a federal regulation that limits the number and type of withdrawals from savings (without a signature) to six (6) per month. The purpose of Reg D is to ensure financial institutions maintain adequate reserves for the funds they have on deposit, and ensure sufficient funds are available to meet consumer's withdrawal demands.

### Reg D transfers include the following:

- Transfers from savings accounts made using Online/Mobile Banking
- Transfers from savings accounts made over the telephone or by fax
- Overdraft transfers (Overdraft Protection from savings accounts to automatically cover insufficient funds in another account)
- Automatically scheduled or recurring transfers from savings (commonly known as ACH or EFT transactions)
- Preauthorized transfers from savings accounts set up at the Credit Union and/or set up thru Online/Mobile Banking (unless it is to an IMKFCU loan or IMKFCU Visa)

### How can I help to ensure that I do not exceed my Reg D limit?

- Set up all ACH debits/withdrawals to come out of your checking account and not your savings account.
- When making transfers out of your savings using Online/Mobile Banking, make one large transfer instead of several small ones. (This would use one Reg D transfer instead of several)
- Balance your checking account often. This will help limit the number of times your Overdraft Protection needs to be used.
- If qualified, you may be able to establish a Line of Credit as a source of Overdraft Protection or opt in to our Courtesy Pay Program to cover overdrafts if your savings account Reg D limit is reached (See a loan officer for details about opening up a Line of Credit).

### What are my options once I have reached my Reg D limit?

You may complete transfers in person with a teller, by mail with original signature, or at an ATM machine.

### When does the Reg D counter reset?

The Reg D counter resets on the first day of each calendar month.

If you still have questions regarding REG D, please call us at **906-774-6020**. We will be happy to help.

## Celebrate With Us All Month Long During Credit Union Youth Month!

Play the **PIGGY BANK GUESSING** game.

Register for **GREAT PRIZES.**



## MAD MONEY DRAWING

We are giving away **TWO prizes of \$100** to be deposited into your primary savings account! **Deadline is April 30, 2018. 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 \_\_\_\_\_

**P2** New Board of Directors

What To Do When Traveling

70th Birthday Celebration

**P3** Don't Become a Victim

President's Message

Member Testimonial

**P4** People Helping People

Credit Union Youth Month

Mad Money Drawing

## MEET YOUR NEW IMKCFCU BOARD OF DIRECTORS



### KATHARINE BARNES - CHAIRPERSON OF THE BOARD

Katharine has been a member of IMKCFCU for 48 years. Katharine has more than 27 years of skilled and dedicated service as an Administrative Assistant. Katharine is a member of St. Mary & St. Joseph Catholic Church and is a Lector and Collections Counter. She is an active member of the IM-K Kiwanis Satellite Group and volunteers for many community activities, enhancing the lives of community members. Katharine has been married for 28 years to Steven and they have two grown children, Kristina and Derek.

### CINDY METRAS - 1ST VICE CHAIRPERSON

Cindy joined the CU Board recently with over 18 years experience in the accounting industry. She has a Bachelor of Science degree in Accounting from Lake Superior State University as well as a Master of Business Administration, Finance major, from Lakeland University. Cindy spent the past 18 years as Plant Controller at Specialty Granules, Inc. in Pembine. Prior to that, Cindy managed all accounting, cash, payroll and collection operations at CSA Air, Inc. at the Ford Airport.



### NICK BLAGEC - 2ND VICE CHAIRPERSON



Nick has been a member of IMKCFCU since the early 1960's. His work experience includes Reinhart Food Service for 26 years (retiring in 2010). During this experience he received the "Iron Man" award for perseverance and getting the job done. Nick's outside activities include Kiwanis Ski Club (33 years), President for 25 of those years. While in the ski club, Nick has successfully turned the club from red to black. He works with numerous foreign countries along with FIS, the governing body of ski jumping.

### DANIEL WENTARMINI - TREASURER

Daniel is currently serving as Treasurer of the IMKCFCU Board of Directors. He has served as Director for 8 years. He has been Chief Financial Officer and Director of Champion, Inc., for 17 years. Daniel is a graduate of Northern Michigan University, Magna cum Laude, with a degree in Accounting. He is a member and past Director of the IM-K Kiwanis Club and Knights of Columbus as well as past Finance President of St. Mary and St. Joseph Church. Daniel is Past President of the Chippewa Club, Northern Lights YMCA Director, member of the Board of Trustees for the Dickinson County Healthcare System, Member of IM-K Rotary and a U.S. Navy Veteran.



### DONNA PETERSON - SECRETARY



Donna has previously served on the Board of IMKCFCU for 4 years as well as Supervisory Committee. She holds an MBA from the University of Dubuque with a concentration in finance. Donna graduated from Buena Vista College in Storm Lake, Iowa with a Bachelor of Arts Degree in Accounting. Her previous employment includes Lennox Employees Credit Union as an Accounting Officer, Marshalltown Trowel as Accountant and Marshalltown Medical and Surgical Center as Director of Physician Support Services and Cost Accountant.

### STEVE MULKA - DIRECTOR

Steve has been a member of IMKCFCU since 1979. His experience includes 25 years working at the City of Kingsford Public Safety Dept, 9 years as Union Steward, 10 years as Supervisor and 14 years as a Certified Fire Fighter Instructor. Steve is currently employed as the City of Iron Mountain's Planning, Zoning & Code Administrator. He also heads the Dept. of Community Planning & Development. He attended Bay De Noc and Northern Michigan University, majoring in mathematics & computer science. Steve also is versed in municipal budgets and accounting practices as well as general management principles.



### LINDA OPSAHL - DIRECTOR



Linda has been a member of IMKCFCU since her adolescent years. She is currently a member of the Florence School Board, where she has learned much about finance, business & community responsibility. Linda is a nurse practitioner with a doctorate degree in nursing practice and is employed at Dickinson County Healthcare System. She has degrees from Oakland University (Doctorate of Nursing Practice), Northern Michigan University (Bachelor of Science in Nursing & Master of Science in Nursing); Lake Superior State University (Associate of Science Degree in Nursing) & Bay de Noc Community College (Practical Nursing Degree).

## SO YOU SAY YOU'RE TRAVELING?

What is more beautiful than Paris in the springtime? Or more majestic than the Grand Canyon at sunset? To experience the wonders of the world, sometimes we have to step out of our hometown. We pack our suitcases, stop our mail, and kennel our pets....but what are we missing? How are you going to pay for the gas, food, hotels and assorted mementos from your trip? Your CU debit card or VISA of course! However, you have missed an important step. How do WE know that it is YOU traveling? Unusual places and purchases are one of the keys to identifying card fraud. This is a great service to protect you from thieves, but can be frustrating when it is you trying to use your card which is now blocked due to the alert placed with the card company. You can help prevent this inconvenience by following these simple steps:

### Call the Credit union and let us know which cards you will be using on your trip.

- Verify that we have your current cell phone number and email address.
- Inform us of the exact dates of travel.
- Your mode of transportation...are you flying, driving, or on a cruise?
- Inform us of the states/countries you will be traveling THROUGH as well as your final destination.
- Make sure you have the Credit Union's phone number and the after-hours phone number saved in your phone contacts.

IMKCFCU main branch - (906) 774-6020 during regular business hours.

After hours number for Debit Cards - (800) 754-4128

After hours number for VISA cards - (800) 991-4964



## DON'T BECOME A VICTIM!

### Why did I receive this check?

If you asked yourself this question, then you need to ask yourself a few more before cashing/depositing it.

- Was this check received unexpectedly?
- Was this check received after an internet communication?
- Does it say you are a winner of a sweepstakes?
- Does it ask you to become a secret shopper?
- Are there instructions for sending money on to another person/place?

If you answered YES to any of these questions, please let us know immediately. Remember, the Credit Union will NOT be liable for any losses that could be incurred if the check is returned, and the **Member will be responsible** to return the funds to the credit union due to any loss.

### Do not become a victim of check fraud.

**The only person getting FREE money is the thief stealing it from you!**

## PRESIDENT'S MESSAGE



**HAPPY BIRTHDAY CU...HAPPY BIRTHDAY CU....HAPPY 70TH BIRTHDAY...WE LOVE SERVING YOU!**

While my singing voice may not sound like Bing Crosby's melodious ballads on the radio back in 1948, the true sincerity is there. The Credit Union has loved serving you for the past 70 years. Since 1948, we have seen many products come and go. Some merchandise evolved to meet the current needs of the people and some were phased out altogether. Credit unions began because of a need...affordable banking. When money was hard to come by, individuals began pooling their money together to make loans to one another. Today, credit unions have evolved into full-service financial institutions STILL based on the same philosophy of People Helping People. We have stood the test of time because there are significant needs that we meet for our members.

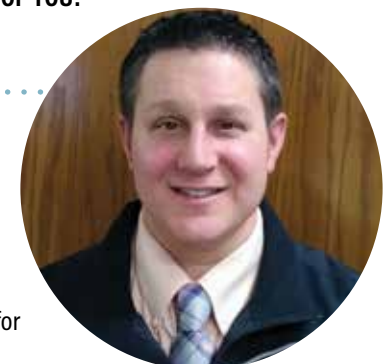
1. **SERVICE IS OUR FIRST PRIORITY.** Credit unions nationwide have ranked number one in consumer satisfaction for over 20 years in a row.
2. **YOU BECOME PART-OWNER OF YOUR CREDIT UNION.** Each member of a credit union has an equal share and an equal vote.
3. **WE ARE A FINANCIAL COOPERATIVE.** You pool your money with other members to make loans and pay dividends to one another.
4. **CREDIT UNIONS ARE NOT-FOR-PROFIT.** There are no stockholders waiting for their share of the profits. Credit unions are able to return earnings to you through better rates, lower fees and improved services.
5. **WE ARE DEMOCRATIC.** Credit unions are the only democratically controlled financial institutions in the U.S. Members elect an unpaid volunteer board of directors to oversee the credit union's operations.
6. **WE SAVE YOU MONEY** through better rates and reduced fees.
7. **WE BELIEVE IN FINANCIAL EDUCATION.** Credit unions are actively involved in financial literacy programs for their communities. Our credit union sponsors both financial literacy programs and scholarships in our local schools.
8. **WE INVEST OUR TIME.** Our employees proudly serve our community each year through hundreds of hours of volunteer service.

**Thank you for supporting your credit union for the past 70 years. We are here FOR YOU, and we are here BECAUSE OF YOU!**

**Scott Dickman, CEO/President**

## MEMBER TESTIMONIAL

I have been a very happy and satisfied member of IMKCFCU for many years. I recently applied for a car loan and closed on it quickly. I've had a wonderful experience with them and would recommend them to anyone. Don't take my word for it... stop in to see for yourself... their member service is wonderful!



*Thank you, Ben Ryan, for being a valuable member of our IMKCFCU FAMILY!*

## 70TH CU BIRTHDAY CELEBRATION!

**We celebrated our birthday in STYLE on February 26th, with giveaways to area businesses! Shown to the left are CEO, Scott Dickman (2nd from the left), along with members of our Board of Directors, Donna Peterson; Katharine Barnes; VP, Debbie Milligan and Rich Larson.**