



Iron Mountain-Kingsford
Community Federal Credit Union

The KEY to your Financial Future!

www.pcbranch.com

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.

Thanks to you, we are
10,083 MEMBERS STRONG

THE UPCOMING NEW YEAR

We hope everyone had a wonderful Holiday Season! It's hard to believe we have entered another new year! But with that being said, your Credit Union has big things happening in 2026. Things you can look forward to:

A **new mobile app update** is set to be launched on January 21st.

What do you need to know?

- If you have auto-updates enabled, the app will update on its own. If you do not have auto-updates enabled, you will have to manually update the app from the app store.
- Your current Login ID
- Your current password
- Your current answers to your MFA Security questions

Being prepared with the above information will ease the update process. And as always, we are here to help if you have any questions.

A **new website update** is also coming in the spring. Please watch our Facebook page and your monthly statements for messages regarding this exciting change.



**MARK YOUR CALENDARS FOR OUR
78th Annual Meeting!**

WHEN: Wednesday, March 18th | **6pm**
(note the time change)

► Interested in serving on the Board?

Please contact our Nominating Committee Chairperson, Larry Swartout at (906) 282-1150 by 3pm on Thursday, February 12th.



Remember to bring
in your Super One
and Tadych's receipts.

PRESIDENT'S MESSAGE

A new year brings new possibilities, and we are looking forward to serving our members in 2026 through innovative solutions and enhanced experiences. We are excited to launch two new updates this year for our mobile app and our website. You will experience a streamlined appearance which is user friendly and easy to navigate. While digital services are convenient, we do understand that change can be overwhelming to some members. Please do not hesitate to call us if you need help navigating these updates.

As always, we look forward to serving our members and our community this coming year with a thankful heart. We are able to make a difference because of YOU, our MEMBERS.



P2 The Great Success!

P2 Coming Soon For Your Digital Wallet

P2 2025 Credit Union Community Donations

P2 Thank You to Our Business Sponsors

P2 Mad Money Drawing

P2 CU Kids Donations

THE GREAT SUCCESS!

Our 2025 CU Kids Christmas Tree Program was also a success once again! The CU Kids Program, in partnership with our members and several local businesses*, were able to provide over 100 families with gifts and needed household items this holiday season.

Not only did our CU Kids Christmas Tree Program provide gifts and household items, our Marketing Director, Amanda Bartels, saw a public post from a local group called Citizen Santa - a group that helps share posts of local families who are less fortunate this holiday season. The families get adopted by other community members and businesses to help make Christmas a little brighter. Amanda saw the request for winter gear was high and quickly contacted the Citizen Santa Coordinator! Amanda's words, "no child should be left cold, and this is bigger than the gifts under the tree!" After all the effort by her and her co-workers, we were able to provide winter gear to over 39 children to protect them from Old Man Winter's frigid bite!



*THANK YOU to our Business Sponsors:

- Jacobson Heating & AC LLC ► D&L Plumbing & AC ► Okler Roofing ► Champion Inc. ► John T. Fornetti DDS PC
- Peninsula Title Agency ► Dickinson County Title ► Niagara Fabrication ► Holmberg General Agency ► Fleury, Singler & Company, PPC. ► Lake Shore Systems ► Dave's Auto Sales ► and Norway Mercantile.

Coming Soon For Your Digital Wallet! TAP TO PAY & TAP TO ADD

Our debit cards will reissue as they expire and will have both of these new features! These features are convenient and quick to make payments with. If you see this  printed on your debit card, you have access to Tap to Pay and Tap to Add!

If you want a card sooner than when your debit card expires, there is a possible \$8.00 reissue fee.

MAD MONEY DRAWING

We are giving away TWO prizes of \$100 to be deposited into your primary savings account! Deadline is January 31, 2026. 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 _____

Here is how your membership is helping your neighbors! 2025 CREDIT UNION COMMUNITY DONATIONS

- Kiwanis Ski Club ► Norway Diamonds Boosters ► Almost Home Animal Shelter/Valentails ► The YMCA ► Annual Pete "Toad" Church Fishing Derby ► Kingsford Area Little League ► Disabled American Veterans ► Florence County Chamber ► Iron Mountain Youth Wrestling Club ► Bantam B 14U Michigan Amateur Hockey Association State Playoffs ► Kingsford Music Boosters ► Felch Community Easter Egg Hunt ► Six Easter Meals to Community Families ► Iron Mountain-Kingsford-Norway & North Dickinson Senior Night Parties ► Art for All ► Northpoint Color Walk ► Veteran Tribute Ride ► Marshfield-Dickinson Pediatric Patients ► EAA Chapter 439 Airport Days ► Wear Pink for Pam Golf Outing ► Lions Club Picnic ► Lemonade Days ► Kingsford Athletics Golf Outing ► Moving Mountains Adaptive Program Golf Outing ► Dickinson County Fair ► Iron Mountain Public Schools Scoreboard ► Gus Macker ► Golden K Club ► Florence County Fair ► The Cure ► Dickinson/Iron Communities that Care ► The Caring House ► Dickinson County Area Veterans Alliance ► Carmelite Fall Festival ► Dickinson Area Community Foundation ► 51st State Bucks ► Stomp the Snow ► Dickinson County Chamber ► Five Thanksgiving Meals to Iron Mountain School Families ► Thank A Vet ► City of Kingsford Community Christmas Event ► Operations Christmas Child ► Backpack Blessings ► St. Vincent De Paul ► and Lights at the Lake.

IN ADDITION TO THE CREDIT UNION – OUR CU KIDS PROGRAM DONATED TO:

- Marshfield-Dickinson Pediatrics ► The Cure ► Winter gear (for 46 community children in need) ► Backpack Blessings ► The Caring House
- City of Kingsford Community Christmas Event ► provided a FREE movie at the Braumart which was open to the public ► and Lemonade Days.



Have you seen us "out and about" serving in your neighborhood? Let us know on Facebook!