



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
10,221 MEMBERS STRONG

BACK TO SCHOOL BASH 2025

Want to help fill the 300+ backpacks for our 4th Annual Back to School Bash?

We are running a Back-to-School Supply Drive **July 1st-July 25th**.

We are looking for:

- ▶ Crayola Crayons
- ▶ Glue Sticks
- ▶ Markers
- ▶ Liquid Glue
- ▶ Wide Ruled Notebooks
- ▶ Highlighters
- ▶ Pencil Boxes
- ▶ Scissors
- ▶ #2 pencils
- ▶ Two-Pocket Folders

Not familiar with our Back to School Bash?

Each year this event continues to grow, and with the help of our amazing community, our hope is to keep this event FREE to all school aged children! As a child arrives, they can pick out a backpack loaded with all the supplies needed for their first day of school! After that, the children can enjoy free games, facepainting, a photo booth, and lunch. Local law enforcement joins us with their rigs and lets the children check them out. *The Lions Club also comes and offers free eye exams.* Have a child or know a child that would benefit from this? [Save the date](#) ➔ and watch Facebook for updates!



MARK YOUR CALENDARS!

WHEN: Saturday, August 2 | 10am - 1pm
WHERE: Kingsford Armory
Right across from the credit union



SUMMER LOAN SPECIAL

Running now until August 31st

4.50% APR*
for up to 5 years
for Qualified Members

- No application fees and
- No prepayment penalties
- Collateral 2022 or newer only
- New money only

*APR = Annual Percentage Rate. Doesn't apply to mortgages and NO Refi's of current IMKFCU Loans.

P2 International Credit Union Week

P2 How Going Paperless Can Benefit You As a Member

P2 Helping Our Youth Develop Into Financially Responsible Adults

INTERNATIONAL CREDIT UNION WEEK

Another trip around the sun, and your membership makes a world of difference to us!

Please join us on **Thursday, October 16th** as we celebrate your credit union membership with some food, beverages and a FREE gift to THANK YOU for your membership!



HOW GOING PAPERLESS CAN BENEFIT YOU AS A MEMBER

- **Convenience and Accessibility:** You can access your account information, statements, and even apply for loans or pay bills online anytime, anywhere.
- **Enhanced Security:** Digital statements and documents are protected by encryption and other security measures, providing a higher level of protection against identity theft.
- **Faster Access to Information:** Your account statements and transaction details are readily available online as soon as they are generated, eliminating delays associated with postal delivery.
- **Improved Account Management:** You can easily track transactions, monitor spending, and quickly identify any fraudulent or unauthorized activity.
- **Simplified Tax Preparation:** Accessing and organizing your digital statements for tax purposes becomes much easier compared to managing paper documents.
- **Reduced Clutter:** Eliminating paper statements reduces physical clutter in your home.
- **Environmental Responsibility:** You contribute to environmental conservation by opting for paperless communication.

HELPING OUR YOUTH DEVELOP INTO FINANCIALLY RESPONSIBLE ADULTS

RAISE MONEY-SMART KIDS!

For the rest of 2025, \$5.00 membership deposits are ON US for all teens ages 13-17 opening their first account! Also consider opening a FREE checking account, with a debit card and mobile banking, which can help your young adult to be responsible and take their first steps to becoming financially independent!

PEACE OF MIND FOR PARENTS

- **Start saving habits early**
- **Let their accounts grow with them**
- **Ability to shut off their debit card**
- **Manage spending habits**
- **Set up account alerts to monitor account activity**

Congratulations
ON YOUR
RETIREMENTS

- ▶ Lydia - 25+ years
- ▶ Jackie - 27 years



KeyPoints ANNOUNCEMENT

Our KeyPoints program will end on August 31st, 2025.

If you have accumulated points that need to be used, **the last day to redeem them will be December 1st, 2025.**