

### 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  
James Pericolosi, Director  
Linda Opsahl, Director

### CREDIT 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  
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

### Carrie Valine was our 2018 CU Volunteer of the Year!

Carrie contributed her time to the CU Kids Christmas Tree, the Florence County Fair, the Salvation Army, and Houghton Relief. Throughout the life of the event, she was instrumental in helping things go smoothly for our Bras for a Cause fundraiser. Carrie's dedication and selflessness personifies our credit union motto: People Helping People! Thank you, Carrie!



## MAD MONEY DRAWING

We are giving away TWO prizes of \$100 to be deposited into your primary savings account! Deadline is April 30, 2019. Only one entry per member.



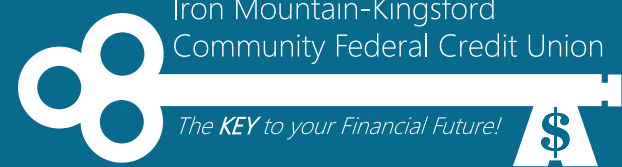
Fill out this form and return it to Iron Mountain Kingsford Community Federal Credit Union.

Name \_\_\_\_\_

Address \_\_\_\_\_

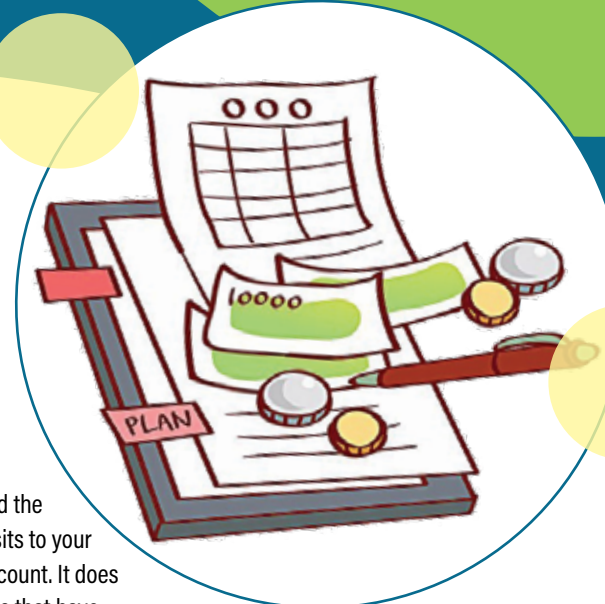
Phone Number \_\_\_\_\_

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.



## YOUR ACCOUNT BALANCE

Your share draft account has two kinds of balances: the **actual** balance and the **available** balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. **We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions.**

Basically, there are two types of transactions that affect your account: **credits** (deposits into your account) and **debits** (payments out of your account). It is important to understand how each is applied to your account so that you know how much money you have and how much is available to you at any given time.

### CREDITS

Deposits are generally added to your account when we receive them. However, in some cases when you deposit a check, the full amount of the deposit may not be available to you at the time of deposit.

### DEBITS

There are several types of debit transactions. Keep in mind that there are many ways transactions are presented for payment by merchants, and we are not necessarily in control of when transactions are received.

The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when you present your card for payment. **For example, if you use your debit card at a restaurant, a hold will be placed in an amount equal to the bill presented to you; but when the transaction posts, it will include any tip that you may have added to the bill.** This may also be the case when you present your debit card for payment at gas stations, hotels, and certain other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

Please don't hesitate to call your credit union at 906-774-6020 with any questions regarding your account balance. You may also check your balance at [www.pcbranch.com](http://www.pcbranch.com), via our Mobile App, at an ATM, or by visiting a CU branch. We are here to help you understand your finances.

**P2** Spreading the Love  
KHS School Branch  
New Accounts Day  
Member Testimonial

**P3** Ride into Summer  
on a New Set  
of Wheels  
President's Message

**P4** People Helping People  
Celebrate Credit Union Youth Month  
Mad Money Drawing





## SPREADING THE LOVE

In February, we wanted to spread the love. The week of Valentine's Day, the CU staff made homemade cards, collected vases and ribbon, and purchased nine dozen carnations. We attached the cards to the vases with the ribbon and loaded each vase with a flower. We brought all the valentines to the ManorCare care facility in Kingsford for the residents and patients. We couldn't forget the ManorCare staff! We treated them to doughnuts and cookies to let them know they're appreciated.

**In Photo (L-R):** Donna Tanguay, Carrie Valine, Sonya Nelson, Karly Hoenig, and Thea Fradette.



## KHS SCHOOL BRANCH NEW ACCOUNTS DAY

On March 7, 2019, our school branch volunteers, Monique Hernandez and Paul Ruesch, hosted a "New Accounts Day" for their fellow students at Kingsford High School. They made a presentation during every English class prior to New Accounts Day informing their peers of the event and the benefits of credit union membership. They posted fliers in the hallways, served cookies, and handed out certificates to their interested classmates for the first \$5 deposit into their new savings account at the credit union.

Leslie Larson, KHS School Branch Supervisor, said, "I am very proud of the intrepid spirit of this year's volunteers. They went above and beyond for the credit union to educate students and help us grow our membership."

**Congratulations on a successful event, Monique and Paul!**



## MEMBER TESTIMONIAL

I have been doing business with the IMKCFCU my entire life and Jessica has had an account for around 20 years. We have always received excellent service whether it be for a loan, a money transfer, or just cashing a paycheck. The entire staff is great! Last year, we started a nonprofit youth mentoring program called HardCore Scripture Outdoors. We teach kids how to hunt, fish, and trap. We also teach them about conservation and help them become productive members of society. We had lots of questions about setting up a nonprofit account, so we set up a meeting with Robin Strauss and she was incredible. She walked us through the process start to finish, answered all of our questions, and gave us the information we needed to get started. We know with sponsorships and donations from the community, the children we serve will be better for our efforts. Thank you, IMKCFCU! Keep up the good work!

**- Joseph and Jessica Bottesi**

**In Photo:** Nathan Holm; Sadie Holm; Jessica Bottesi; Joseph Bottesi; Jacob McWethy; Jen McWethy

**Not Pictured:** Kyle Bottesi; Tony Holm; Liz Holm; Joe Kriegl

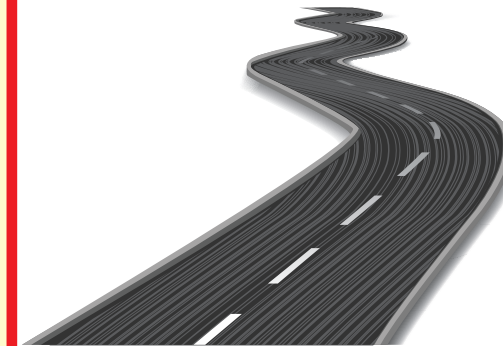


## Ride into Summer on a new set of wheels

with our fantastic low rates, superior service, and no-hassle payment options,

**NOW is the time to buy!**

Cruise in to the CU for a speedy pre-approval for the vehicle of your dreams. Our loan officers are ready and waiting for you!



For qualified members.



## PRESIDENT'S MESSAGE

A stranger knocks at your door. They ask you for your wallet or purse. Would you give it to them?

I'm sure the answer to this question is a resounding "NO!" for everyone. In cartoons, crooks are made obvious by their black masks and hooded figures, but in real life it takes an informed mind to identify them before they run off with your 'treasure'.

Most criminals of this nature don't come knocking at the front door. They prefer to hide behind phone calls, texting, emails or computer chats. So, please keep these helpful tips near your phone and/or computer. An informed consumer is a much harder target.



- ▶ **Never give out personal information** unless you personally initiated the exchange and KNOW the person you are dealing with.
- ▶ **Never make a commitment on the spot.** Take time to discuss any transactions with family members, friends, caregivers, or your trusted financial institution.
- ▶ **Do not be pressured into signing ANY document** you do not understand.
- ▶ **Do not respond to emails or other messages that ask for personal information** such as your social security number, date of birth, or account information.
- ▶ **Do not carry on conversations with unknown persons over the phone.** You'd be surprised at how much information they can gather from you that can be used against you in the future. It's not rude to **JUST HANG UP.**
- ▶ **Do not put personal information on a computer in a public place,** like a library.
- ▶ **Shred blank credit applications and any personal information.** Do not throw these in the trash without shredding first.
- ▶ **Key words/phrases used in popular scams:** "do not tell anyone," "you've won a lottery," "secret-shopper," "please send us \$\$\$ to collect your prize," "cash the enclosed check and wire \$\$\$ to us at..."
- ▶ **Do not input any personal information into an automated system if it calls you.** If you receive a legitimate call from a credit/debit card merchant, they will be calling to verify transactions that seem to vary from your usual spending habits.
- ▶ **NEVER allow an unknown person to proxy into your computer** (access it remotely). Once they have control of your computer, they have access to EVERYTHING on it.
- ▶ **If someone calls posing as an IRS agent, HANG UP IMMEDIATELY.** A true IRS agent will contact you via mail if they need to inquire on any tax situation.

As always, we are here to help safeguard our members. Please call us or stop by with any questions you may have. We will gladly use our expertise in these matters to help you determine if a *masked thief* is knocking at your door.

**Scott Dickman, CEO/President**