



# 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'S 73<sup>RD</sup> ANNUAL MEETING

Our 73rd Annual Meeting will be held on **April 15, 2021, at 6:30 pm** in the comfort of your home! Yep, we're holding our meeting virtually again this year. Simply visit [www.pbranch.com](http://www.pbranch.com) Thursday, April 15, at 6:30 P.M. CT, click the Annual Meeting banner, and follow the prompts to sign in and livestream the meeting! 2020 was an unprecedented and challenging year, but your credit union still grew. We will have gift cards and cash prizes that will be awarded to the attendees at random, so your participation is encouraged and appreciated!

Please note that since this meeting is held virtually, it will be a shorter duration than traditional meetings. For reference, the virtual meeting in 2020 lasted about 15 minutes. For further clarification or instructions on attending the Annual Meeting, please call the credit union at **906-774-6020**.



## COVID-19 UPDATE

Our Main Branch Lobby has reopened as of February 8, 2021! Because of continued capacity limitations, we still require appointments for notary services, safe deposit box viewings, new account openings, loan department transactions, and similar services. We thank you all for continuing to follow CDC guidelines!

While we still don't have a reopening date for our Super One Branch, know that your Board of Directors is working to find the best solution to reopen safely. We look forward to opening up the branch again, and as soon as the decision is made, the membership will be notified.



**P2** Help Yourself and Your Family Members Avoid Phone Scams  
What Is My "Account Type?"

**P3** Vehicle Loan Rate  
President's Message  
Economic Impact (Stimulus) Payment Update

**P4** Set Up Automatic Loan Payments From Home Banking!  
Mad Money Drawing



## HELP YOURSELF AND YOUR FAMILY MEMBERS AVOID PHONE SCAMS

Scammers are getting stealthier, so you must get sleuth-ier. Often targeting the elderly, scammers can use computer programs or the internet to randomize phone numbers and attempt to extort whoever picks up. Often, grandparents get frantic calls from a “grandchild” saying that they’re in deep trouble and need money wired as soon as possible. Sometimes, scammers impersonate the Social Security Administration or the IRS.

### Here are some tips to avoid scam calls:

1. Visit the Federal Trade Commission website by going to [www.ftc.gov/calls](http://www.ftc.gov/calls) to get more information on reporting fraudulent phone calls or blocking numbers.

2. If you receive a call from someone claiming to be a family member or government agency, do some investigating on your own. Call the number that you research yourself — or that you know is attached to your loved one’s phone — to make sure everything is all right.
3. If you have an elderly relative, friend, or neighbor, pass along this information as they seem to be targeted more frequently.
4. Tighten up your social media privacy settings. Scammers will investigate you to the best of their ability — if you’ve got lax security on your social profiles, they can and will use any information they find (*A picture of you and your grown grandchild? A status update letting your friends know you’re out of town?*) to play on your emotions.
5. Never give personal information over the phone — if someone is legitimately calling about an account you have, they already have the information they need to speak to you. They won’t ask for detailed personal information. This is a key indicator of a scam. (*Also, government agencies DON’T call you for information. They will correspond by mail.*)

Stay safe. Stay vigilant. Help out your family members, friends, and neighbors who may be vulnerable to this type of scam. And, as always, you can call your credit union for help or more information.



Visit the Federal Trade Commission website at [www.ftc.gov/calls](http://www.ftc.gov/calls)

## WHAT IS MY "ACCOUNT TYPE?"

When doing Home Banking transfers to another member’s account, the system asks for the “Account Type” to which you’d like to transfer. We often get phone calls asking about what “Account Type” means, so we made it easier to understand. Now, when you log in to make a transfer to someone else, it indicates that you must put either the number 10 or the number 80 to indicate a Primary Share/Savings (10) or Checking (80) account type.

*Happy transferring!*





# SPRING AUTO LOAN SPECIAL!



IMKCFCU has  
rates as low as

# 2.25% APR\*

Easily apply online  
or contact a loan  
officer today!

To learn more, visit  
[pcbranch.com](http://pcbranch.com)

\*APR: Annual Percentage Rate. There is no substitute for an official loan estimate form. Rates valid until 7/1/2021.



## PRESIDENT'S MESSAGE



It's hard to believe the first quarter of 2021 has come to an end. Just before this time last year, we had closed our lobby doors and Super One Branch to protect members and staff from COVID-19 to the best of our abilities. After reopening over the summer, we elected to close the lobby again in October along with other area financial institutions. Finally, our Main Branch lobby opened up again on February 8th.

2020 found the world scrambling to make decisions nobody had ever considered before. Trust that your credit union decision makers didn't take the decisions made lightly. Our essential staff worked hard under trying conditions to continue providing the services you expect from IMKCFCU.

Through all the turmoil and frustrations of the last year, you've stuck with your credit union, and I would like to thoroughly express our gratitude for your membership. We are looking forward to a better, brighter, and healthier 2021.

Scott Dickman, CEO/President

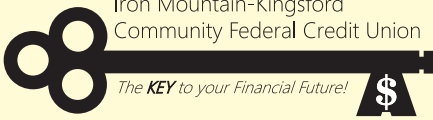
## ECONOMIC IMPACT (STIMULUS)

### Payment Update

The Senate passed the \$1.9 trillion relief bill on March 10, 2021. Some of the stipulations for receiving this aid have changed. Visit [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) for information on the amount you may receive and when you may receive it.

The Federal Reserve sends direct deposit files to the credit union via the Automated Clearing House (ACH) Network. The credit union isn't notified of these files until they are received, and the Federal Reserve effective-dates the funds for deposit. We have no information as to who receives the deposits or when, so utilize the IRS.gov's Get My Payment tool. Your credit union can direct you to several resources to help you understand these changes.





Iron Mountain-Kingsford  
Community Federal Credit Union

The **KEY** to your Financial Future!

## BOARD OF DIRECTORS

Katharine 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  
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: 11am - 6pm  
(Closed 2:30pm - 3:00pm for lunch)  
Saturday: 12pm-4pm

### ONLINE

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



## SET UP AUTOMATIC LOAN PAYMENTS FROM HOME BANKING!

Setting up a pre-authorized transfer from your savings or checking account to pay one of your credit union loans is easier than ever!

- ▶ Log into Home Banking (to enroll, visit [pcbranch.com](http://pcbranch.com) and click "First Time User" in the green "Online Banking" box).
- ▶ Click on the "Transfers" button at the top of the page.
- ▶ In the "Transfer From" dropdown menu, select the account from which you'd like to make payments.
- ▶ In the "Transfer To" dropdown menu, select the loan you would like to pay.
- ▶ Fill in the amount.
- ▶ Click the "Select Transfer Date" button, set your frequency, and hit "Transfer"

You've set up an automatic payment for your loan!

## DID YOU KNOW?

Credit Union VISA credit card payments can be made by a simple Home Banking transfer of funds! Log into Home Banking, follow the instructions above, but transfer to your VISA. (To set up a pre-authorized transfer for your VISA payment, contact the credit union.)

Congratulations to **Heidi Smith-Massa** and **Dan Schultz** for winning the randomly selected Mad Money Drawing in November 2020!

## MAD MONEY DRAWING

We are giving away **TWO** prizes of \$100 to be deposited into your primary savings account! **Deadline is April 30, 2021. 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 \_\_\_\_\_