

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
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



BACK-TO-SCHOOL KIDS' CARNIVAL

On Wednesday, August 8th, IMKFCU held our 12th annual Back-to-School Kids' Carnival. Lori Cox, coordinator, altered some things this year to streamline the event. "It went over very well. Two-hundred thirty-seven kids attended and earned school supplies for playing carnival games," Lori stated. **Eva Martinson**, 5, won one of the grand prize backpacks. **Brandon Brown**, 11, had a stroke of luck for the second year in a row and won the other grand prize backpack. **Congratulations, Eva and Brandon, and thank you to all the children who came out for the occasion!**



PEOPLE HELPING HOUGHTON

Houghton, Michigan was hit with rain on Father's Day like they'd never seen before. Destruction ran rampant through the streets as residents watched their homes and livelihoods wash away with the water. The U.P. came through, though, as it always does, including your credit union. Donations abounded and we were happy to rally around Houghton in their time of need.

MAD MONEY DRAWING

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

October, 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.



THIS IS IT!

THE FINAL BRAS FOR A CAUSE

October chill is upon us and that means one big thing for the community:

BRAS FOR A CAUSE! During Breast Cancer Awareness Month, IMKFCU will be accepting your beautiful bra creations to be auctioned off at the FINAL Bras for a Cause event taking place at **Pine Grove Country Club November 3rd, 2018**. Proceeds this year will be donated to the Dickinson County Cancer Loan Closet.

We want this year to be the best year yet, and that's where you come in. Pick a theme for your bra and run with it—the more ostentatious, the better! Decorate your bra on your theme of choice and have it submitted to the credit union **before October 26** to be featured at the BRAuction.

The day of the event, a free-will donation will be accepted at the door. The viewing begins at 4:00 P.M. with the auction starting at 6:00 P.M. Your design will be modeled for bids and voted on.

Over the last 10 years, Bras for a Cause has raised more than \$63,000 for local organizations. The community rallies to support the fight against cancer and the credit union has been honored to serve as an outlet for much needed donations. The time has come, however, to pass the torch. If you belong to an organization that would be interested in taking the event over, please contact Iron Mountain Kingsford Community Federal Credit Union. We would love to help aid in the transition.



Monday, October 8, IMKFCU will be **CLOSED**. During this closure, we will be upgrading our computer system to better serve our members. Access to home banking and mobile banking will be limited and debit card processing will be in standby mode. **This may cause some debit card transaction problems. Please plan accordingly.** We apologize for any inconvenience this may cause.

P2 Credit Union Week

Fraud Alert

Member Testimonial

P3 Christmas Cash

President's Message

Credit Union Timeline

P4 Kids' Carnival

Houghton Relief

Mad Money Drawing



CREDIT UNION WEEK OCTOBER 15-19

Credit unions, historically, were founded on the basis of People Helping People. From meager beginnings in Europe in the 1840s to the 68,000 (and counting!) credit unions worldwide at present, CUs have grown to become an essential part of the global economy. Follow the timeline below to learn more about credit union history.

Thursday, October 18th, Iron Mountain Kingsford Community Federal Credit Union will be celebrating our members with Member Appreciation Day. Stop by the main location for doughnuts, coffee, and freebies for everyone. We will have coloring pages and a restocked Book Mailbox for the kids along with plenty of tootsie rolls to go around.

Credit unions bond a community regardless of age, race, gender, or belief. We wouldn't exist without your membership and we love collaborating with you to help secure your financial future. For 70 years, Iron Mountain Kingsford Community Federal Credit Union has grown with you. The world is not as simple as it was in the 1840s when credit unions began, the 1940s when your credit union opened its doors, or even in the early 2000s before the digital media blitz—but we are making great strides to support you through the meandering economic waters. **That's what it's all been about for nearly two centuries: PEOPLE HELPING PEOPLE.**



FRAUD ALERT

Free Samples are Not Always Free

The old adage states, "If it seems too good to be true, it probably is." Credit union members far and wide have been tricked by predatory "Free Sample" offers from seemingly legitimate websites. One is lured in by the promise of a free sample of a beauty product, vitamin, or the like while only having to pay for the shipping and handling or "processing fee." That seems innocent enough. What a great deal!

However, after debit or credit card information is given and the order is placed, the entire website disappears. There is no tracking information and no ability to contact the company. The member is left without their "free sample" and strangers now have their banking information.

Worse yet, if a debit card is used, it's difficult to contest charges. **Giving someone debit card information is essentially the same as giving them cash.** Be wary when completing online transactions. Only shop from trusted sources using a secure web browser. Online shopping has become a reliable, convenient way to purchase goods, and that's why predatory fraudsters take the time to create a professional-looking, easily navigable website. Always be sure you're buying from a well-known and secure online source.

At IMKFCU, we are happy to answer any questions you may have about possible fraud. We employ a team of people who are committed to handling your financial inquiries responsibly. If you're doubting legitimacy of a website or unsure of what to make of a "free sample" offer, call us first. We could help you avoid a giant fiscal headache. Being the key to your financial future is not a job we take lightly.



MEMBER TESTIMONIAL

Being new to the Iron Mountain area, I needed to find a local bank. After talking and visiting all local banks and credit unions, I found that IMKFCU was the best choice. They provide great service and excellent rates for my car loan. Everyone was amazing to work with. Thank you, IMKFCU!

Thank you. John Kolbas, for being a valuable member of our IMKFCU FAMILY!

Christmas CASH!



Santa's on his way...

see one of our friendly loan officers for details on how you can prepare for the holidays with an

UNSECURED Loan

up to

\$2,000

for Qualified Members.



PRESIDENT'S MESSAGE

Schools are designed to teach our students subjects such as reading, math, and science, but one subject that is desperately needed is financial literacy. Can you think of any other topic that touches almost every person you meet? You can't exist in this world without money. It is needed to purchase your food, provide your housing, pay for medical aid, clothing, supplies...everything needed to live day to day. So why aren't we preparing our youth to manage their finances? I am very happy to say that **WE ARE!**

Your Credit Union has been sponsoring a financial literacy program in all of the local schools for 15 years now. We have reached over 6,600 students and their families. Our sponsored program, **Making the Right Money Moves**, teaches students the importance of saving, how to use the latest technology (internet banking/debit cards/mobile banking/bill pay), how to reconcile a bank statement, how to obtain and use credit responsibly and how to avoid Identity Theft. We offer this to all of the high schools free of charge because we believe in this mission. We believe in equipping our youth with the tools they need to have a responsible and prosperous financial future. We feel it is important that young adults have a chance to practice all aspects of money management in the classroom, where mistakes won't cost *real* dollars.

In addition to our financial literacy program, we also sponsor and run a Credit Union Branch at Kingsford High School. We are proud to say that we have also been honored to have several of our student volunteers enter the workforce by joining our credit union family as well.



"I had no idea when I started working at the school branch that it would turn into some of my fondest memories. In addition to the months of tangible, real-world experience with member service, banking, and the computer system, I formed great relationships with my co-workers as they became my friends. I am so glad I said 'yes' to becoming a part of the Credit Union family." - Joe Sturm, IMKFCU Teller



"Volunteering at the KHS branch as a teller was one of the best extra-curricular decisions I made in high school. The knowledge I acquired helped give me the opportunity to apply at the main branch as a part time teller. The school branch gave me an amazing experience in a low-stress learning environment." - Mitch Wiltzius, IMKFCU Teller

As adults, we know that personal finance is difficult to navigate on one's own, and the complexity of the financial system will only increase over the years. We are so happy to provide the financial building blocks our youth can build upon for a stronger future.

Scott Dickman, CEO/President

