



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

- Sonya Nelson, Chairperson & Secretary
- Lori Lejeune
- Scott Dickman
- 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

ONLINE

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



Congrats!

SIGNIFICANT ANNIVERSARIES!

Six CU employees celebrated significant anniversaries in 2021.

- Sonya Nelson (25 years)
- Kimberly Trombly (25 years)
- Diane Stanchina (10 years)
- Vickie Casanova (10 years)
- Carrie Valine (25 years)
- Lori Cox (25 years)

TUTU TUESDAY!

Once in a lifetime fun at your Credit union! TUTU Tuesday, we had some extra smiles on 02-22-2022!



SERVICES WE OFFER

Savings | Checking | Christmas Clubs | Debit & Credit Cards | Loans for Auto, Mortgage, Debt Consolidation, Home Improvement & More | Revocable Trust Accounts | DBA Accounts | Representative Payee Accounts | Non Profit Accounts | Insurance Products | Direct Deposit | Notary Public | Payroll Deduction/Distribution | Safe Deposit Boxes | Home Banking | Wire Services | Money Orders/ Teller Checks | Phone Transfers | Night Deposit | Visa Cash Advances | 24/7 ATM Services | Pre-authorized Transfers | Recurring Electronic Payments | Online Bill Pay | Overdraft Protection | E-statements | Custodial Accounts | IRAs | Share Certificates | Vehicle Warranties

MAD MONEY DRAWING

We are giving away TWO prizes of \$100 to be deposited into your primary savings account! Deadline is April 30, 2022. 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 _____



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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 reason able cost 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.

TIMES MAY HAVE CHANGED BUT OUR CUSTOMER SERVICE HASN'T.

Who would have known that 2020 would have changed our daily routines so drastically? Because of the COVID-19 pandemic, we have been prevented from having our normal social interactions with one another. We long for that connection.

Customer service fell victim to this long before the pandemic due to technological advances, economics, and the demand of high volume activity. While we continually strive to bring new products and services to our members, we have never lost sight of the most important aspect of customer service...you...our member.

When you reach out to us, you can expect to have your questions or concerns attended to in a professional and efficient manner personally by one of our staff. We handle all calls, accounts, services, and loans IN-HOUSE.

For over 74 years, we have been building relationships with our community...we still stand for **PEOPLE HELPING PEOPLE.**



HOME IMPROVEMENT LOAN

See a friendly, knowledgeable loan officer to discuss options for your spring home improvement projects!

- ▶ Low Rates
- ▶ No Application Fee
- ▶ No Prepayment Penalty
- ▶ Automatic Payments or Payroll Distribution

You may also qualify for low cost life and/or disability insurance. Contact us for details.



P2 Youth Month is Here!
Homebanking

P3 Avoid Free Samples or Freebies
President's Message
Member Testimonial

P4 Significant Anniversaries
Tutu Tuesday!
Services We Offer

SAVE SMALL. DREAM BIG.

at your credit union

YOUTH MONTH IS HERE!

This year our credit union wants to encourage more than just our youngest of members. We want *All* Youth to be confident about their financial future.

AGES UP TO 14

The credit union will have a coloring contest until April 21st. Each returned coloring sheet is an entry. One entry per child. Child does not need to be a member of the credit union. The **winners will be picked the week of the 21st - 22nd** for the gold, silver and bronze prizes. We encourage our young members to come in with their parents and learn more about making saving easy and fun.

AGES 15 TO 18

The credit union would like to hold a random question contest! Submit one financial education question to us before April 21st. You may submit online or in person at the credit union. One question entry per Young Adult. The Young Adult does not have to be a member. Online entries may be made thru Facebook under our youth week post, message us in home banking or contact us at pcbranch.com. All entries must have First and Last Name, Phone Number and Age. Each question is an entry. One winner will be randomly selected on April 21st. **Good Luck!**

Don't forget to stop by your credit union with a parent or guardian to inquire on some of the following products and services.

1. Saving Accounts
2. Checking Accounts
3. Debit Cards

HOME BANKING

Did you know that you can do your banking right in the comfort of your own home? Just visit pcbranch.com and follow the simple enrollment process.



SERVICES INCLUDE:

- One time/Weekly/Monthly transfers
- Transfers to savings, checking, loans, Visa and even other member accounts
- Bill pay (Requires share draft account and separate enrollment into bill pay.)
- E-statements
- Online applications
 - ▶ Loan
 - ▶ Debit card
 - ▶ Membership
- NADA Guides for vehicle (Blue Book)
- Freeze/unfreeze debit cards
- Set up your own alerts via text or email



Don't forget to follow us on Facebook for more helpful tips and make sure to download our mobile app!



AVOID FREE SAMPLES OR FREEBIES

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 the legitimacy of a website or unsure of what to make of "free sample" offers, 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.

PRESIDENT'S MESSAGE



Why should you borrow from your credit union?

Credit unions are not-for-profit entities which exist to serve their members. Credit unions set their loan interest rates so that the interest paid by the member/borrower covers the credit union's own borrowing costs and its operational expenses. Other financial institutions price their loans to cover these same costs but also to generate profits for their owners/shareholders. Because credit unions are not in the lending business to make a huge profit, we can offer our members many substantial reasons to borrow from us.

- There are **NO** hidden charges.
- There are **NO** application fees.
- There are **NO** prepayment penalties.
- We lend responsibly - never encouraging you to borrow more than you can comfortably repay.
- We do not use phrases like "typical" when we quote our loan rates.
- Unlike most banks and other lending institutions, interest is only charged on the reducing balance of your loan. This means that the amount of interest you pay decreases as you pay back the loan.
- We offer loans for virtually every productive purpose.
- Our loan rates are very competitive.
- You can apply online, by phone, by mail, or in person.
- Inexpensive Credit Life and Disability Insurance is available on most loans.
- We are proud to offer a quick approval process and a knowledgeable friendly staff to help with your lending needs.
- We treat you as a respected member, not just another number.
- **WE ARE NOW OFFERING EXTENDED WARRANTIES AT LOW COST FOR ELIGIBLE VEHICLES!!**

When it comes to your lending needs, take advantage of what Credit Union Membership has to offer. We are here to serve you!

Scott Dickman, CEO/President

MEMBER TESTIMONIAL

I have been doing business with the Iron Mountain-Kingsford Community Federal Credit Union for several years now. I have had such excellent, fast, and courteous service from all the employees here at the IMKFCU. I wouldn't think of going to another financial institution for any of my financial needs. They got it all covered!!

James Hendrickson

