



BOARD OF DIRECTORS

- Katharine Barnes, Chairperson of the Board
- Cindy Metras, 1st Vice Chairperson
- Nick Blagec, 2nd Vice Chairperson
- Daniel Wentarmini, Treasurer
- James Pericolosi, Secretary
- Linda Opsahl, Director
- Rich Larson, 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



GIVING BACK

In December 2022, the credit union lost a valued member of the CU Family, Laura Paquin.

In her memory, we will be hosting a blood drive at Redemption Hill Church (right next door to the credit union) on Friday, April 21st from 1-4 pm. All blood donations will be used locally. Please join us in "giving back" to our community through this precious gift.

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, 2023. 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 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.

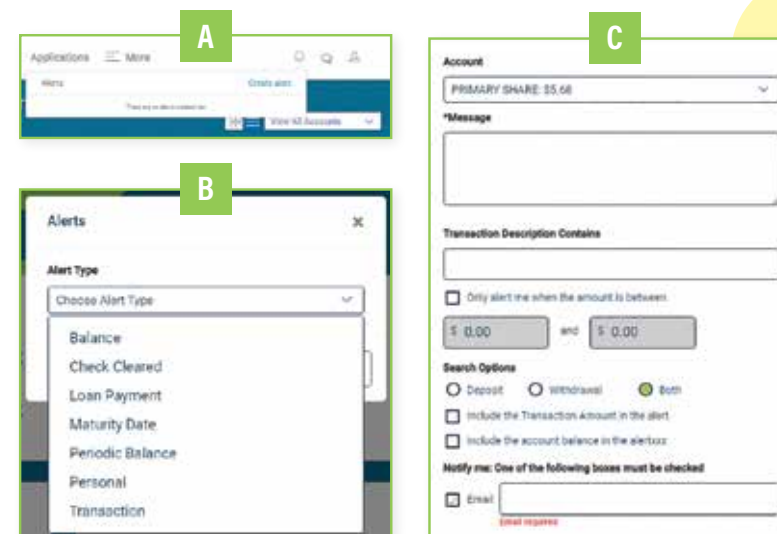
HOW TO CREATE E-ALERTS!

1. Log in to Home Banking on your desktop/laptop.
2. Click the bell icon in the top right corner of the screen and select "Create Alert". (SEE A)
3. Select what type of alert you'd like to create. (SEE B)
4. Complete the information for the alert in the box provided. (SEE C)
5. Success! You'll now receive an e-mail when your alert is triggered.

For the more advanced user, you can enter your 10-digit cell phone number and your carrier's mobile SMS e-mail domain and receive text alerts. Listed below are some common carriers and their mobile SMS domains:

- ▶ Verizon: @vtext.com ▶ AT&T: @txt.att.net
- ▶ Sprint: @messaging.sprintpcs.com ▶ US Cellular: @email.uscc.net
- ▶ T-Mobile: @tmomail.net

Note: We are working with our Home Banking host to create a more accessible text message alert option as well.



CREATE E-ALERTS ON EZ CARD INFO

(for your credit union VISA credit card):

1. Log in to EZ Card Info.
2. Click "Alerts" on the top menu.
3. Click "Add Alert" and complete the information.
4. Click "Save Alert".
5. Success!

P2 Change, Fix, or Update
Scholarship Applications
Safeguard Your Debit Card

P3 A Message from the Federal
Trade Commission
New Check Options Available
President's Message

P4 Giving Back
Services We Offer
Mad Money Drawing



CHANGE, FIX, OR UPDATE

Over the past few years, we have all spent a LOT of time at home. If you are like most, there are some things that you would like to change, fix, or update. We may be able to help make that possible with a home improvement loan from your credit union. Call one of our friendly loan officers and have them 'run the numbers' for you. If the payment fits within your budget and you wish to proceed, we are very happy to take your application! There is no application fee, and we proudly offer a quick review process.

We would LOVE to help make your dreams come true. Give us a call today at 906-774-6020!

TORI PETERSON
Consumer Loan Officer

VICKIE CASANOVA
Consumer Loan Officer

ANGELA ADAM
Consumer/Mortgage Loan Officer

CARRIE VALINE
Consumer/Mortgage Loan Officer

DIANE STANCHINA
Consumer/Mortgage Loan Officer



SAFEGUARD YOUR DEBIT CARD

If you believe your debit card may have been compromised, you can FREEZE it yourself by logging into homebanking; clicking on "checking"; clicking on **freeze/unfreeze** at the top of the screen.

Please note that unfreezing your card may take more than one business day. Always follow-up by calling the credit union to report that your card has been compromised.

If you did NOT place a freeze on your card, and it appears to be blocked, call the credit union during normal business hours or 888-241-2510 after hours. **Do NOT attempt to unfreeze your card online if you did not initially place the freeze yourself.**



A MESSAGE FROM THE FEDERAL TRADE COMMISSION

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

Call the FTC:
1-877-FTC-HELP
(1-877-382-4357)

Go online:
ftc.gov/complaint



Your report can help protect other people. By reporting fraud, you can help the FTC's investigators identify the impostors and stop them before they can get someone's hard-earned money. It really makes a difference.

PRESIDENT'S MESSAGE



The tax season is upon us once again, and as your credit union President, I feel I need to share this with you.

Have you heard about IRS Impostor Scams?

Here's how they work: You get a call from someone who says they are from the IRS. The caller ID may even have a Washington, DC area code. They say that you owe back taxes. They threaten you with a lawsuit or arrest if you don't pay right away. They tell you to put the money on a prepaid debit card and give them the card number over the phone to make the payment.

Is this really the IRS calling? **NO!**

The real IRS won't ask you to pay with a prepaid debit card or a wire transfer. They will not ask you for a credit card over the phone...in fact, they will not CALL you at all. If you have unpaid taxes, the IRS will notify you by mail.

So, what can you do?

- **STOP.**
Don't wire money or pay with a prepaid debit card/credit card. Once you send money, it is gone and cannot be retrieved.
- **Caller ID's can be faked.**
DO NOT call the number back.
- **If you have tax questions, go directly to irs.gov or call the IRS at 800-829-1040.**
- **Share this warning with a friend.**
You may not have received a call like this yet, but the chances are you know someone who has.

Remember, we are here to help. If you experience any type of suspicious calls or internet communications, we will help guide you in making decisions that will keep you safe from becoming a victim.

Scott Dickman, CEO/President

SCHOLARSHIP APPLICATIONS

Your credit union proudly funds four scholarships each year to local schools. Those schools include Iron Mountain, Kingsford, Norway, and North Dickinson. As of Graduation 2023, we will have awarded \$18,000 thus far. We are very proud of our local graduates and love supporting their pursuit of higher education. If you wish to apply for the IMKFCU scholarship, please see your school's scholarship coordinator.

Congratulations and Good Luck to All of Our 2023 Graduates!



NEW CHECK OPTIONS AVAILABLE

In an effort to provide our members with the most cost effective option for ordering checks, we will be changing our check ordering vendor as of April 1, 2023. Please stop by the credit union to see all of the new options we have to offer you!

