

### 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: 10am - 7pm  
(Closed 2:30pm - 3:00pm for lunch)  
Saturday: 12pm-4pm

#### ONLINE

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



## WHAT'S UP WITH THE VERBAL PASSWORD?

Members who frequently call the credit union to perform transactions over the phone know we ask what their verbal password is. Most of the time, they know it and are able to recite it without hesitation. Sometimes, however, people who don't know their verbal password call the credit union for information on their account.

"Hi there, What's the account number and the password for over the phone?"

"I...uh....don't....is that the same password I use for home banking?"

The short answer is no. When you opened your account/when we started verifying identities over the phone, you set up a password to tell us so we would know it's you. It's a simple security protocol we use so that you don't have to deliver your address, social security number, and birthdate over the phone each time you call. If you don't remember it, that's okay! We can still give you information by verifying your identity the long way. We know you have a lot of passwords to remember, but if you'd like to set up or change your verbal password to make it easier to recall, visit a friendly teller today. We're happy to help!

## HOME BANKING TIP:

If you find yourself often calling the credit union to be unlocked from your Home Banking account, clear your web browser's cookies. Check out our new Home Banking Troubleshooting page by going to [www.pcbranch.com](http://www.pcbranch.com) > Services Tab > Troubleshoot Home Banking (under the "Online Services" heading).



## MAD MONEY DRAWING

We are giving away TWO prizes of \$100 to be deposited into your primary savings account! Deadline is October 31, 2019. Only one entry per member.



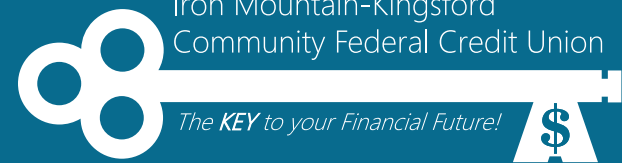
Fill out this form and return it to Iron Mountain Kingsford Community Federal Credit Union.

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.

We celebrate our youth!



The Future is Your\$



Picture it! Save for it! Share it!

## CREDIT UNION YOUTH MONTH

"The Future is Yours! Picture it! Save for it! Share it!" was the theme of April's annual Credit Union Youth Month celebration. We had four piggy banks set up: one full of pennies, one full of nickels, one full of dimes, and one full of quarters. Kids aged 13 and younger were invited to take a guess as to how much each piggy bank held. Those who guessed closest won the loot! **Isaiah Smith**, 6, won the penny bank. He guessed \$10.00 and the correct amount was \$9.80. **Travis Garvaglia**, 12, won the nickel bank. He guessed \$25.00 and the correct amount was \$25.70. The dime bank went to **Sam Rossi**, 7, who guessed \$34.80 when the bank totaled \$35.00, and **Jayden Reynolds**, 10, guessed right on the money for the quarter bank by guessing \$30.50.

We also had a registration behind the teller line for kids to win fishing gear for the spring! **Gavin Milligan**, 11, and **Brynlee Palek**, 3, took home a tackle box and fishing pole.

The youth of today are the consumers, savers, investors, employees, decision-makers, and adults of tomorrow. We love nurturing their wide-eyed enthusiasm for learning something new!



ISAIAH



TRAVIS



SAM



BRYNLEE



GAVIN



JAYDEN

P2 Adopt-a-Highway

13th Annual  
Back-to-School Carnival  
Milestone Anniversary

P3 Holiday Loan Special

Save the Date  
President's Message

P4 What's Up With the

Verbal Password?  
Home Banking Tip  
Mad Money Drawing





## ADOPT-A-HIGHWAY

IMKCFCU was happy to hear of a new trending hashtag this spring. **#trashtag** swept the nation and the globe. Volunteers picked up their towns, country roads, and beaches. We wanted to keep the movement going, but we also like to go above and beyond. We contacted our local Michigan Department of Transportation representative and asked which stretches of highway were available for us to voluntarily clean up each year. We were able to adopt three miles of Dickinson County Highway M-95 from the Sagola BP south toward Iron Mountain. We had our first clean-up day on May 4th, 2019, and collected 42 bags of garbage from the highway. We look forward to maintaining this expanse of highway for the foreseeable future!

**In Photo (L-R):** Carrie Valine, Lydia Krivanek, Liam Helmer, Angie Helmer, Thea Fradette, Sonya Nelson, Cassidy Larson, and Leslie Larson. **Not pictured:** James Helmer II, Nick Blagec, and Sue Blagec.



## 13<sup>TH</sup> ANNUAL BACK-TO-SCHOOL CARNIVAL

On August 7th, IMKCFCU hosted our annual Back-to-School Carnival. We had more than 300 children in attendance and nearly ran out of supplies! The Iron Mountain-Kingsford Lions Club was on hand offering free vision screenings and we gave out free books courtesy of Great Start Collaborative. Though we were almost rained out, the weather held out long enough for us to serve all the kids who attended. It was the best carnival yet and we can't wait to host it for years to come.

**In Photos (L-R):** Employees Mitch Wiltzius and Leslie Larson; Employee Robin Strauss and carnival attendee Mya Wright.

## MILESTONE ANNIVERSARY

On July 19, 2019, the IMKCFCU CEO/President, Scott Dickman, celebrated 25 years of service to our credit union. Scott began working as a teller in 1994 and he worked his way up through each department until settling in as President. Scott is a strong, calm presence in the CU and works diligently to ensure the high standard upon which the credit union prides itself is met. We appreciate Scott's hard work, sharp wit, and composure and look forward to working with him for many years to come.

**Congratulations Scott!**



## Need some Holi-DOUGH?

Start preparing for the holidays and the expenses that accompany them!

The IMKCFCU can help with our

## Holiday Loan Special!

Qualified members can borrow up to **\$2,000 UNSECURED**

Call or stop in to visit a loan officer for more information!



## SAVE THE DATE!

The IMKCFCU will be hosting a FREE community event at The Braumart Theatre in Iron Mountain on **Saturday, December 14th**. More details to come!



## PRESIDENT'S MESSAGE



October 13-19 is National Credit Union Week, and again we are thrilled to host our **Member Appreciation Day on Thursday, October 17, 2019**. Come to the main branch for doughnuts, cookies, coffee, and free gifts to celebrate YOU!

While you may already know the difference between a credit union and a bank, you probably *feel* the difference when it comes to member service. If someone becomes a credit union member, they are also a co-owner of that credit union. *Members* elect a Board of Directors to make decisions with them in mind. The most important suggestions and concerns come from *members*, not stockholders. *Members* — who aim for something more — are the reason we exist as an institution.

Want the stats? In 2018, compared to banks, Michigan credit unions:

- ▶ Offered credit cards at 4.6% lower interest
- ▶ Had credit card late fees \$10 lower
- ▶ Offered personal loans at 1.3% lower interest
- ▶ Had mortgage closing costs that were \$210 lower
- ▶ Offered used auto loans at 1% lower interest
- ▶ Returned \$397.6 MILLION to members via benefits & dividends

Credit unions' goals are to provide financial literacy, fundraise for charitable causes, and volunteer time and effort into their communities. In 2018, The Iron Mountain-Kingsford Community Federal Credit Union employees and board members volunteered over 650 hours in Dickinson County and the surrounding areas. Just this year, we've read to children at the library and presented information on financial matters, helped keep our membership field clean by adopting a highway, donated \$2,000 to local students to advance their education, and hosted an animal shelter drive to help the Almost Home Animal Shelter. We brought some joy in the form of carnation flowers to the residents/patients of a local nursing home, volunteered and sponsored a booth at the Aurora Mud Runs, and hosted our annual CU Kids Carnival.

The Dickinson County area is growing and changing, but the IMKCFCU has never been more stable. We strive for excellence and are dedicated to our members and community, and we owe it to you for keeping us strong and secure. Thank you for your continued membership, and we look forward to serving you for years to come.

**Scott Dickman, CEO/President**