

Iron Mountain-Kingsford
Community Federal Credit Union

The KEY to your Financial Future!

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.



Norway

Hanna Chrisman



Kingsford

Christina Glodowski



Iron Mountain

Alexander Gregg



North Dickinson

Emmalee Massie

SCHOLARSHIP WINNERS

Each year, your credit union awards four \$500 scholarships to area graduates. Winners are selected from North Dickinson, Norway, Kingsford, and Iron Mountain High Schools. We are proud to announce our scholarship winners for 2021!

IMPORTANT MESSAGE - UPGRADE DATE

On December 15th, the credit union will be closed for a data equipment upgrade by our core processor. During this time, debit card processing will be in a stand-by mode. This means that debit card transactions may be limited to lower limits and useable locations. Also, our mobile and Home Banking products will be online but will not be updated during the upgrade. We will be posting our morning ACH files prior to the upgrade shutdown. **PLEASE PLAN AHEAD FOR THIS INTERRUPTION.** We will be opening regular hours on Thursday, the 16th. We appreciate your understanding and cooperation during this improvement.



P2 How To Create E-Alerts
Create E-Alerts on EZ Card Info
Phishing Scam Alert

P3 Holiday Loan Rate
President's Message
Credit Union Week
October 18-22, 2021

P4 Back to School Donations
Promotions
Mad Money Drawing



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:

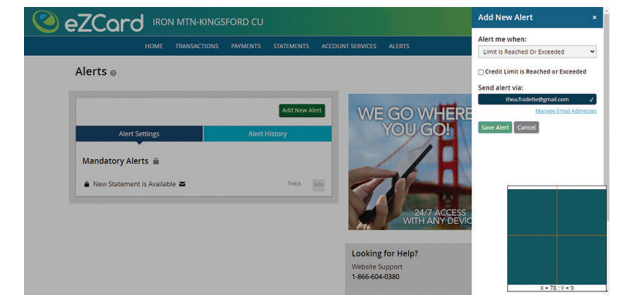
- ▶ Verizon: @vtext.com
- ▶ AT&T: @txt.att.net
- ▶ Sprint: @messaging.sprintpcs.com
- ▶ US Cellular: @email.uscc.net
- ▶ T-Mobile: @tmomail.net

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!



PHISHING SCAM ALERT

Phishing scams are a type of online scam that targets members by sending them an e-mail that appears to be from a well-known source like Amazon and PayPal, for example. It asks the member to provide personal identifying information like Debit Card Numbers, credit card numbers or account information. Then the scammer uses the information to open new accounts or invade the members' existing accounts.

Visit the federal Trade Commission website by going to www.ftc.gov to get more information and tips on how to avoid phishing scams.

Christmas may seem far away, but now is the time to start thinking about those **HOLIDAY EXPENSES!**



UNSECURED Loan up to **\$2,000** for Qualified Members.

Easily apply online or contact a loan officer today!

Apply online today at pcbranch.com



PRESIDENT'S MESSAGE



Debit and credit card fraud is rising. One thing people might find confusing is why it's so challenging to contest debit card purchases as fraud. The answer is this: when you give someone your debit card information, be it a friend or family member or online retailer, it's essentially the same as handing over cash. The best way to prevent debit card fraud is to keep your physical card someplace safe, don't give your card number or PIN to anyone, and know exactly what and from whom you're purchasing when you're shopping online. And **please** don't write your PIN on your debit card!

We can help! Not only do we have resources available to you at the credit union, you can use our online banking service for debit cards and EZ Card Info for your VISA credit card to set up transaction alerts. There are several options for you to create alerts unique to your needs so you can stay on top of your accounts. While we wish we could monitor all our members' accounts for debit and credit card fraud, we can't--but we can work together with the tools available to keep your accounts and cards secure.

Scott Dickman, CEO/President

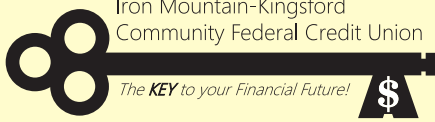
CREDIT UNION WEEK - OCTOBER 18-22, 2021

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 a bit more about credit union history.

Thursday, October 21st, Iron Mountain Kingsford Community Federal Credit Union will be celebrating our members with Member Appreciation Day. Members may stop in during business hours for free gifts!

Credit unions bond a community together 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 over 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.**

- 1846-1847** Friedrich Wilhelm Raiffeisen of Germany comes about as the father of the credit union movement.
- 1852** The first true credit union, called "The People's Bank," opens in Germany.
- 1864** Heddendorf Credit Union formed. Credit Unions still use some of the same principles today.
- 1901** Credit unions spread to Canada. Deposits total \$26.40 after the first day.
- 1909** The state of Massachusetts passes the first U.S. credit union law so credit unions could begin forming across the U.S.
- 1920** 150 credit unions were open in the U.S. and showed significant growth through the Great Depression.
- 1930** 1,100 credit unions in 32 states were lending \$60 Million per year.
- 1948** Iron Mountain Kingsford Community Federal Credit Union opens as Ford Iron Mountain Employees Credit Union.
- 1970** National Credit Union Administration (NCUA) becomes an independent federal agency.
- 1980** Congress approves credit union checking accounts.
- 1984** Lake Shore Credit Union merges with IMKCFCU.
- 2000** Credit unions have 79 Million members with \$440 Billion in deposits.
- 2018** There are 68,000 credit unions in 109 countries serving 231 million members.



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

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: 10am-2pm

ONLINE

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



L to R: **Shynyn Miller**, Marketing Director and **Marci Veale**, Student Success Coordinator at Kingsford High School

BACK TO SCHOOL DONATIONS

In lieu of our Back to School Carnival the credit union made monetary donations to local schools to help in the class rooms for yearly supplies. The donations went to Iron Mountain, Kingsford, Norway, and North Dickinson.

PROMOTIONS

SONYA NELSON: Loan Manager

LYNN MARIN: Accountant

KASSIDY DEGENAER: ACH Coordinator

AMY RITSCHEL: Receptionist

KARLY HOENIG: General Assistant

SHANYN MILLER: Marketing/Visa

ANGIE HELMER: Teller Supervisor

MICHELE FAIR: Full-Time Teller/Back-Up Supervisor

LISA LAKE: Full-Time Teller

LESLIE LARSON: Full-Time Teller



Congratulations to **Glenn Edlund Sr.** and **Tim Dailey** for winning the randomly selected Mad Money Drawing in May 2021!

MAD MONEY DRAWING

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