

1419 NORTH SECOND STREET
ISHPEMING, MI 49849
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www.ishpemingcu.org
SECOND QUARTER • 2011

YOUR TRUSTED FINANCIAL PARTNER

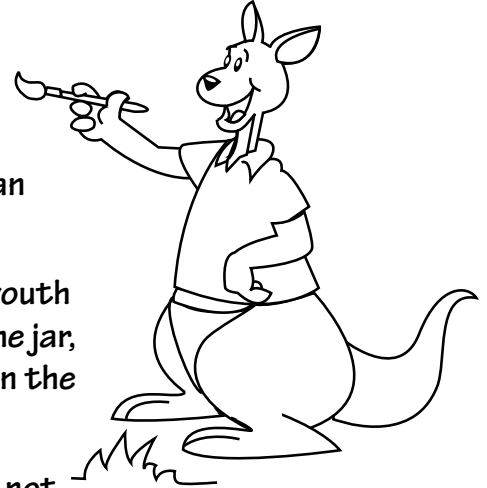
ICFCU Celebrates National Credit Union Youth Week April 17-23, 2011

Each year ICFCU celebrates National Credit Union Youth Week
and this year is no different!

The theme is "Money Rocks at My Credit Union!"

To celebrate, we'll have several special things going on:

- **Coloring Contest** for ages 12 and under. This will start April 1st and run through April 22nd. Coloring sheets can be picked up at any of our four offices. Three prizes of \$ 10.00 each will be awarded in three age groups, so make sure you bring your completed entries to one of our offices no later than April 22nd!
- **Candy Guessing Jar** at the main office. One entry per youth age 17 and under. If you can guess how many candies are in the jar, not only will you win a \$ 50.00 savings bond, but you'll also win the jar of candies!
- **Deposit Special!** If your child is age 17 or under and does not have a savings account, now is the time to open one! If they open a savings account during Youth Week, we'll match their initial deposit up to \$ 10.00!
- **Kirby Account Special!** If your child is age 12 or under and does not have a Kirby savings account, they will receive an extra 10 punches on their Kirby punch card good toward prizes if they open their account during Youth Week!
- **Prize Drawings.** All four locations will have a prize drawing box for various prizes for our youth age 17 and under. Prizes to be randomly drawn.
- **Juice and Cookies** will be served on Friday, April 22nd at our Ishpeming main office and our Lofaro's branch. Stop by, enter in our drawings, and have a quick treat!



Credit Union Hours

Main Office

Drive Up: Monday - Friday
7:00 a.m. - 7:00 p.m.

Lobby: Monday - Friday
8:30 a.m. - 6:00 p.m.

Drive Up/Lobby: Saturday
9:00 a.m. - 4:00 p.m.

Branch Offices

Inside Lofaro's Food Market

Monday - Friday • 10:00 a.m. - 7:00 p.m.

Saturday • 11:00 a.m. - 2:00 p.m.

Sunday • 11:00 a.m. - 2:00 p.m.

Inside Republic Township Hall

Monday • 9:00 a.m. - 4:00 p.m.

Wednesday & Friday • 9:00 a.m. - 5:30 p.m.

Tuesday - Closed

Thursday - Closed

Inside Wal-Mart - U.S. 41 Marquette

Monday-Friday • 9:00 a.m. - 7:00 p.m.

Saturday • 9:00 a.m. - 4:00 p.m.

Sunday • 10:00 a.m. - 2:00 p.m.

Deposit Rates

	Rate	APY
Regular Savings	0.40%	0.40%
Checking	0%	0%
Money Market	0.65%	0.65%
Christmas Club	0.40%	0.40%
Vacation Club	0.40%	0.40%
I.R.A.	1.75%	1.76%

Certificates:

6 month	0.65%	0.65%
12 month	1.10%	1.10%
24 month**	1.40%	1.41%
36 month**	1.80%	1.81%
60 month**	1.99%	2.00%

**Option to increase the rate one time during the term of the Certificate of Deposit if the credit union's rates increase.

Annual Percentage Yield (APY) indicates actual interest earnings provided the entire CD balance and all dividends earned remain on deposit for 12 months.

Rates as of 03/25/11 and subject to change.

A LITTLE ADDS UP!

STARTING A SAVINGS FOR YOUR CHILD

When thinking about setting up a savings account for your child, it can sometimes seem overwhelming. With gas prices rising, utility bills increasing, and other unexpected costs that come up along the way, it can feel impossible to start a savings. But don't fret, because even the little amounts add up!

Direct deposit from your paycheck is a great way to start! For example, if you are paid weekly and have \$5.00 deposited each week to your child's account, that adds up to \$260 per year! Just think ... if you do this until they reach age 18, your child will have accumulated \$4,680 PLUS interest! If the money is transferred out of your check before you even see it, it's likely it will not be missed!

Besides direct deposit, remember to deposit any money your child may receive for birthdays, celebrations, or holidays into their savings as well. Another way to save is pop can/bottle refund money...Remember, it all adds up!

QUICK CASH LOAN

If you need money until your next payday, a Quick Cash loan from your credit union might be the answer. With a Quick Cash loan you can receive a cash advance towards any direct deposit to your credit union account.

If you're short of cash and payday is not until next week or next month, you can use a Quick Cash loan to get your money now.

A Quick Cash loan is an inexpensive way to meet your short-term cash needs. For example, a \$500 loan for 30 days costs you just \$6.37 (15% interest for 30 days). There are no other charges to get the loan. Compare that to what "Payday" type lenders charge, and keep more of your money in your pocket.

2011 ANNUAL MEETING

More than 300 members attended the credit union's annual meeting on Saturday February 12. Nancy Cope, Tom Dupras, and Robyn Lucas were re-elected to three year terms on the Board of Directors.

Those in attendance enjoyed a delicious meal catered by Russo's and dancing to the music of BlackPearl.

EASTER BASKET DONATIONS

Our employees periodically get the opportunity to wear Blue Jeans on Casual Fridays. In exchange for that benefit we donate to different organizations through the year. Recently we created Easter Baskets for the young and old in our community. The Salvation Army of Ishpeming distributes these gifts to people in our local area.

STARTING APRIL 1ST

NO KIDDING!!

Along with our current Sur-Charge Free ATM's - you can now use Superior Iron Range Credit Union's. Their locations include:

- 490 US 41, Negaunee
Inside their main office vestibule
- 145 M 35, Gwinn
Inside their branch office vestibule
- 305 Second Street, Iron River
Inside their branch office vestibule
- 2424 US 41, Marquette
Drive Up ATM

As before UP Catholic Credit Union's two locations in Marquette offer our ATM and VISA Debit Cards Sur-Charge Free access.

A TIP FROM THE MEMBER ADVOCATE

Spring is in the air and the purchasing season is upon us! Be a careful shopper and don't let an impulse purchase ruin your budget. As you're looking at new vehicles and toys to buy, it's smart to think about things for 48 hours. Get your best deal in writing and go home and sleep on it. Your thoughts will be clearer in a day or two and the deal will most likely be there when you've thought it through. If you do decide to make the purchase, make sure you stop by and visit one of our loan officers.

TIP #1

Never give your credit card number out over the phone unless you initiate the call.

TIP #2

If someone you don't know wants to pay you by check or claims that you have won a lottery – but wants you to wire some of the money back – beware. It's a scam that could cost you thousands of dollars.

TIP #3

Saving your browser "Favorites" List, when changing to a new computer, is easy. In Internet Explorer, go to FILE, and select IMPORT AND EXPORT, select EXPORT TO A FILE, and click NEXT. Select the FAVORITES checkbox and click NEXT. In the dialog box, you can select a specific folder or the entire FAVORITES folder. Click NEXT. Then save them to a Flash Drive or an External Hard Drive that is readable by your new computer.

Then, on your new computer, in Internet Explorer, go to FILE and select IMPORT AND EXPORT, now select IMPORT TO A FILE and the FAVORITES checkbox and then browse to the saved file containing your FAVORITES. (either the Flash Drive or the External Hard Drive) and request a destination folder (usually Favorites) and import them all, when you click the IMPORT button.

The process is similar using Firefox, but instead of starting at the FILE menu on your old computer, go to the BOOKMARKS menu and select ORGANIZE BOOKMARKS.

TIP #4

If your way to communicate is a Cellular Telephone and the Internet, then misplacing your cell phone, in your home, can sometimes be the needle in a hay stack.

Jot this Web Site down www.icantfindmyphone.com and when that happens, log on and dial yourself. It will dial your number at no charge. You just have to follow the Ring Tone. This works well as long as you didn't leave your phone on Silent or Vibrate.

2.9% HOME EQUITY SPECIAL ENDING

Our 2.9% introductory rate on a Home Equity Line of Credit is ending June 1. Simply apply by May 31 to take advantage of 2.9% annual percentage rate for the first 36 months. You get a great rate, low set up fees, and you can use the money for any purpose. After 36 months the rate is variable and equal to Prime Rate with a 6.0% minimum. See us for full details.

LOAN RATES

Loan Rate Discount

Save .25% with Automatic payment on your loan. Loan rates are reduced by .25 if your loan payment is made by automatic transfer from your savings or checking account. This discount applies to all loans except VISA, Student Loans, Home Equity and Mortgage. **Loan Rates shown are already reduced by the .25%**

Signature - Any Purpose Loan (no collateral needed)

(36 month term)	6.90%	max. \$20,000
(60 month term)	8.90%	max. \$20,000
VISA	11.90%	max. \$20,000

Total combined signature loans and VISA may not exceed \$30,000.

New Vehicles (No Down Payment Needed)

36 month	2.95%
48 month	3.95%
60 month	4.95%
72 month	5.50%

Maximum vehicle terms:
New vehicles (15,000+) Up to 72 month financing

Used Vehicles (No Down Payment Needed)

36 month	3.95%
48 month	4.95%
60 month	5.50%

Maximum vehicle terms:
2006 and newer models Up to 60 month financing
2005 & older models Up to 48 month financing

New Rv's, Boats, Motorcycles, Campers (No down payment needed)

36 month	2.95%
48 month	3.95%
60 month	4.95%
72 month	5.50%
120 month	7.15% Fixed (\$30,000+)
120 months	5.20% Balloon

Up to a 10 year loan term on new and used RV's or boats. Rate is the same as new or used 60 month loan with a balloon payment after 60 months.

Used Rv's, Boats, Motorcycles, Campers (No down payment needed)

36 month	3.95%
48 month	4.95%
60 month	5.50%

Home Equity Credit Line

Revolving **2.9%** Introductory Rate for 36 months
(This offer ends May 31, 2011)
6.00% Variable rate (Prime Rate + 0)

Share Secured

2.25%	for up to 36 months
5.25%	any terms up to 120 months

Mortgage (any term up to 30 years)

Down Payment	20%
1 yr adjustable	3.50%
3/27	3.90%
5/25	4.50%
3 yr balloon	3.90%
5 yr balloon	4.50%
30 yr fixed	call for current rate

Fixed Rate Secondary Market Mortgages, call for current rate.

Rates as of 03/25/11 and subject to change.

The Convenience of Plastic,
the Benefits of Cash.

YES, I'd like a
VISA ICFCU Debit Card®
as soon as possible.

Checking has changed for the better with your new VISA ICFCU Debit Card. It works just like your checkbook only it's faster, easier and more convenient than writing a check. Your VISA ICFCU Debit Card looks like a credit card but works like your check because the purchase amount is automatically deducted from your checking account.

The VISA ICFCU Debit Card is the premier check card because it is welcomed at millions of locations that accept Visa® Debit Cards. Simply present your card and sign your name. It's that easy!

No check writing means no need to carry a bulky checkbook. No need to show multiple forms of identification. Record keeping is easier. When you make a purchase or ATM transaction with your VISA ICFCU Debit Card card you'll receive a receipt. All the details will be listed on your monthly statement.

Easy to apply.

To get your VISA ICFCU Debit Card, simply fill out the attached application and mail it to your financial institution...or drop it off at your convenience.

*Not all services are available at all ATMs. See your financial institution for more information.

Name

Address

City

State Zip

Checking account number

Savings account number

Signature (Primary account holder) Date

X X X - X X - _____ (Last 4 digits)
Social Security Number (Primary account holder)

Phone Number

JOINT ACCOUNT: both signatures must be on application

Joint's owner's name (print name)

Joint owner's signature Date

X X X - X X - _____ (Last 4 digits)
Social Security Number (Joint account holder)

Phone Number

Please issue a card(s) to:

Primary account holder name

Joint account holder name

