

Northern Exposure

U.P. STATE CREDIT UNION

JANUARY 2010

Tax Time is Coming!

We hope all of you will get a nice refund this year. If you do and plan to have your tax refund electronically deposited into your Checking Account, please use the routing and account numbers on the bottom of your checks. If you only have a Savings Account and would also like your tax refund electronically deposited, just add two zeros to the end of your Savings Account number.

Please call us if you have any questions or to verify your account information is correct.

Holiday Closings

Monday, January 18, 2010

Closed

Martin Luther King, Jr. Day

Monday, February 15, 2010

Closed

President's Day

Friday, April 2, 2010

Closed from 12:00 - 3:00 pm

Good Friday

Regulation GG

Effective immediately, your account terms and conditions are amended to include the following:

Restricted transactions as defined by Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet Gambling.

Mobile Money

U.P. State Credit Union's new Mobile Banking feature gives you quick and easy access to your accounts from your mobile (cell) phone. The new Mobile Banking service has two features: text messaging and an Internet application. *You must be enrolled in Home Banking prior to using Mobile Banking.*

Two features of Mobile Banking:

- The **SMS** (short message service) feature allows any member to send a text and retrieve balances and transaction history.
- The **WAP*** (wireless application) feature allows any member to utilize the Internet and view balances, history and to transfer funds. The application is similar to our current Home Banking and is available for your mobile phone.

**Member must have a Web-ready phone and data plan to utilize this service.*



54th Annual Meeting

This year, the U.P. State Credit Union's 54th Annual Meeting will be held in St. Ignace on February 27th at the Little Bear East Arena. Ticket prices are \$12 for adults and \$8 for children ages 12 and under. This year's theme is country/western. We hope to see you there!

5:30 pm – Registration

6:00 pm – Meeting

6:30 pm – Dinner

Entertainment following

Reservation for 54th Annual Meeting

February 27th, 2010

\$12.00 adults

St. Ignace

\$8.00 for children ages 12 and under.

Little Bear East Arena

Yes! I want to attend the dinner.

Your Name: _____

Share Account #: _____

Spouse or Guest: _____

Withdraw amount from my Share Account. Amount is enclosed.

Simplify Your Life and Your Mortgage

U.P. State Credit Union wants to simplify your life with our fixed rate mortgages. Stop in today to discover how much money we can save you on a new mortgage or with refinancing. **If you close before January 31, 2010 you can get your appraisal for FREE*.**

We offer:

- Home equity lines of credit
- Fixed rate home equity loans
- Personalized attention to your needs

Get complete details at any UPSCU location. Speak to a loan representative and start simplifying your life today!

*Up to \$350 value.



Have an IRA? Please Read This ...

Your deposits for 2009 MUST be in by April 15, 2010. Don't worry, that still gives you plenty of time



to make a deposit to your IRA account or start making deposits for 2010.

Ask a Member Service Representative for additional details.

Nominating Committee Report

In accordance with the bylaws of U.P. State Credit Union, a written report of the Nominating Committee is to be provided to the voting membership of the Credit Union. The following report is being submitted to the membership by the Nominating Committee who are: Mike Valentine, Darcy McLean and Brianna Freel.

There are 3 seats up for renewal. Nominated by the committee to run for the Board of Directors positions are:

- > **Cindy Asher** lives in Traunik with her husband Joel. They have two children and three grandchildren.
- > **Bob Chapman** lives in Marquette with his wife Barbara. They have two children and two grandchildren.
- > **Bruce Andrews** lives in Cornell with his wife Stella. They have four children, five grandchildren and one great-grandchild.

Accidental Death & Dismemberment Insurance

Due to the privacy issues, the Board of Directors has decided to discontinue the Accidental Death and Dismemberment Insurance provided by U.P. State Credit Union. If you have any additional insurance through American Income Life Insurance Company that you have purchased, this will not affect you or your premiums. If you were enrolled in the no-cost \$1,000.00 benefit, this will no longer be effective as of October 27, 2009.



Main Office

2501 1st Avenue North
P.O. Box 456
Escanaba, MI 49829
(906) 786-1146
Toll Free (800) 562-4833
Hours Monday—Friday 7:45 to 5:00

St. Ignace Branch

W 366 West U.S. 2
P.O. Box 246
St. Ignace, MI 49781
(906) 643-8138
Toll Free (888) 643-8138
Hours Monday—Friday 8:00 to 5:00

Port Dolomite Branch

507 W Hwy M-134
P.O. Box 297
Cedarville, MI 49719
(906) 484-3099
Toll Free (877) 212-8398
Hours Monday—Friday 8:30 to 5:00

Kewadin Casino Branch

3015 Mackinac Trail
St. Ignace, MI 49781
(906) 643-8138
Toll Free (888) 643-8138
Hours Monday, Tuesday, Thursday,
Friday 9:00 to 5:00

