

Northern Exposure

U.P. STATE CREDIT UNION

OCTOBER 2009

Celebrate International Credit Union Day

October 15th is International Credit Union Day, a day to celebrate the reasons why 177 million members worldwide choose credit unions. International Credit Union Day has been celebrated annually on the third Thursday of October since 1948.

Stop by one of our four U.P. State Credit Union locations on this day for a treat in honor of this special day.



Holiday Closings

Wednesday, November 11th

Closed

Veterans Day/Staff Training

Thursday, November 26th &

Friday, November 27th

Closed

Thanksgiving

Thursday, December 24th

Closed

Christmas Eve

Friday, December 25th

Closed

Christmas

Thursday, December 31st

Closed

New Year's Eve

Friday, January 1st

Closed

New Year's Day

We've Grown!

U.P. State Credit Union is pleased to announce that we will be opening a new branch at Kewadin Casinos in St. Ignace. This location will serve current U.P. State Credit Union members and welcomes new members. It will also be a Credit Union Shared Branching Service Center. With shared branching, credit unions from all over the country share facilities to give members the convenience of performing transactions just as if they were at their home credit union.

As of September 21, a teller and loan officer are on staff Monday, Tuesday, Thursday and Friday from 9:00 a.m. to 5:00 p.m.



Make Your Voices Heard

As a member/owner of U.P. State Credit Union, you play an important role in having a say and making a difference in our Credit Union. Voting for our Board of Directors is a great way to let your voice be heard.

Below is a list of candidates to date that have shown their commitment to serve on the U.P. State Credit Union Board of Directors. Three seats are up for renewal.

Board of Director Candidates

Bruce Andrews Cornell, MI
Robert Chapman Marquette, MI

Nominations for any of the three seats can be made in writing with the signatures of 25 Credit Union members on a nomination form available at any Credit Union office. If you, or someone you know, is interested, please call one of the following Nominating Committee members:

- Mike Valentine
(800) 562-4833
- Darcy McLean
(888) 643-8138
- Brianna Freel
(877) 212-8398



The deadline to return nomination forms is December 1, 2009. The final slate of candidates and your ballot will be mailed with the January 2010 newsletter and statements.



Attention Members...

Important Information Regarding Inactive Accounts

On December 1st of this year, all Share Accounts that have had no activity in the past 12 months, other than dividends posting, will be charged an inactivity fee of \$12.00. This fee does NOT include accounts that have active Certificates of Deposit, IRAs, Loans, Visa Cards or Kirby the Kangaroo accounts. If you wish to close your account please notify any of our three offices, or you can update your account by simply making a deposit.

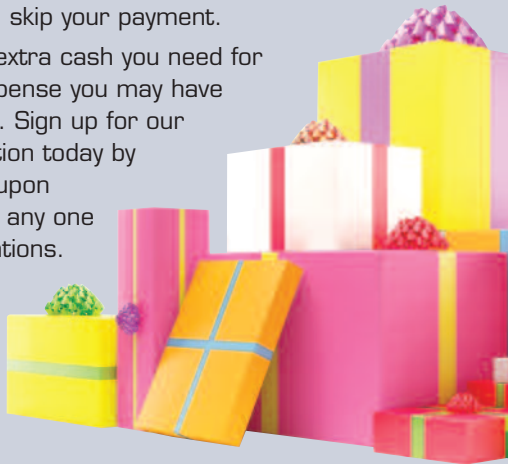
Holiday Skip-A-Payment

Do you need extra cash for the holidays? You may be entitled to Skip-A-Payment on your Credit Union loan during the holiday season. If you have more than one loan, you can Skip-A-Payment for each!

Select the month you want to skip, November or December, and we'll take care of the rest. The fee to take advantage of this service is just \$25 per loan. If your loan payment is made by Payroll Deduction or Direct Deposit, your loan payment deduction amount will be deposited into your Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment.

This is your chance to get the extra cash you need for holiday shopping or another expense you may have without applying for a new loan. Sign up for our Holiday Skip-A-Payment Promotion today by detaching and filling out the coupon below and mail or drop it off at any one of the Credit Union's three locations.

Member's loan payments must all be current to qualify. Real estate loans are excluded from promotion.



Name: _____

Address: _____

City, State, Zip: _____

Account #: _____

Signature: _____

Joint Signature: _____

(If necessary)

A. Indicate the month you want to skip: November December

B. \$25 Processing Fee Enclosed Deduct from Account

C. List the loan(s) you want to skip: _____

By signing above, you authorize U.P. State Credit Union to extend your final loan payment by one month. Interest will continue to accumulate on your loan during the month you skip your payment. All other provisions of the original note except those changed by this agreement do remain in full force and effect. All loan payments must be current to qualify. Please allow a minimum of two weeks to process your request.

Become Our Friend on Facebook

U.P. State CU is now on Facebook. Add us as a friend to keep in touch or learn about our latest member offers. Just search for us under "UP State CU."



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

