

# 2010



Branches:  
P.O. Box 246 • W366 West U.S. 2  
St. Ignace, MI 49781  
(906) 643-8138 • Toll Free (888) 643-8138



3015 Mackinac Trail  
St. Ignace, MI 49781  
(906) 643-8138 • Toll Free (888) 643-8138

P.O. Box 456 • 2501 1st Ave. North  
Escanaba, MI 49829-0456  
(906) 786-1146 • Toll Free (800) 562-4833  
Website: [www.upscu.com](http://www.upscu.com)

P.O. Box 297 • 507 W. M134  
Cedarville, MI 49719  
(906) 484-3099 • Toll Free (877) 212-8398

54th Annual Meeting - St. Ignace Election Day	<b>JANUARY</b>	<b>JULY</b>
	S M T W T F S 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
State Pay Days State Employees' Holidays Indicates 1st Day of Pay Period	<b>FEBRUARY</b>	<b>AUGUST</b>
	S M T W T F S 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
● State Pay Days 13 State Employees' Holidays 26 Indicates 1st Day of Pay Period	<b>MARCH</b>	<b>SEPTEMBER</b>
	S M T W T F S 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
● State Pay Days 13 State Employees' Holidays 26 Indicates 1st Day of Pay Period	<b>APRIL</b>	<b>OCTOBER</b>
	S M T W T F S 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
● State Pay Days 13 State Employees' Holidays 26 Indicates 1st Day of Pay Period	<b>MAY</b>	<b>NOVEMBER</b>
	S M T W T F S 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
● State Pay Days 13 State Employees' Holidays 26 Indicates 1st Day of Pay Period	<b>JUNE</b>	<b>DECEMBER</b>
	S M T W T F S 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

## U.P. STATE CREDIT UNION

2501 1st Ave. North - P.O. Box 456  
Escanaba, Michigan 49829-0456

Website: [www.upscu.com](http://www.upscu.com)

PHONE 906-786-1146

TOLL FREE 800-562-4833

Raymond Theoret – *Manager/CEO*

Michael Valentine – *Branch Manager*

Nancy Chenier – *Accountant*

Patti Hengesh, Linda Wuellner, Jackie Swille – *Loan Officers*

Hildie Saunders, Loni Triest, Sheryl DeGrand – *Member Service Representatives*

Shellie Massie – *IT Specialist/Loan Officer*

### St. Ignace Branches

W366 West U.S. 2 - P.O. Box 246 & 3015 Mackinac Trail  
St. Ignace, Michigan 49781

PHONE 906-643-8138 TOLL FREE 888-643-8138

Darcy McLean – *C.O.O.*

Daniel Litzner, Debra Brandstrom, Jennifer Sayles – *Loan Officers*

Rochele Mortensen, Debra Drov Dahl, Sandy Smith,

La Taunya Paquin, Wanda Garries – *Member Service Representatives*

### Cedarville Branch

507 W. M134, P.O. Box 297 • Cedarville, Michigan 49719

PHONE 906-484-3099 TOLL FREE 877-212-8398

Brianna Freel – *Branch Manager*

Amy Smith – *Loan Officer*

Deborah Smale – *Member Service Representative*

\* FIELD OF MEMBERSHIP: Anyone living, working or worshipping in the U.P.

\* CU Service Center Outlet: Escanaba, St. Ignace, Cedarville and Kewadin Shores Casino

\* Drive-up Window with Night Deposit/24 Hour ATM

\* Co-op Network ATM (Access your accounts thru ATM)

\* Co-op Network ATM /Debit (24 hr. ATM plus write "Electronic Checks" at Mastercard merchants)

\* Share Accounts insured to \$250,000 by NCUA through December 31, 2013

\* Home Banking & Bill Payment (access through [www.upscu.com](http://www.upscu.com))

\* 5-Year Balloon Mortgages

\* Home Equity Loans

\* Share Drafts (no service charge, no minimum balance)

\* Christmas Club Accounts

\* Mobile Banking

\* Traditional, Roth and Education IRA Accounts

\* Certificates of Deposit

\* Loans

\* Freddie Mac Fixed Rate Mortgages, MSHDA Mortgages, Rural Development Mortgages

\* VISA CREDIT CARD (Classic or Platinum) – No Annual Fee

\* Bi-weekly Payroll Deduction

\* Direct Deposit of Social Security Checks and Pensions

\* U.S. Savings Bonds

\* Money Orders – Travelers Checks

\* Notary Service (complimentary)

\* New/Used Car Cost Guide

\* Group Credit Disability Insurance

\* CUNA – Member Direct Personal Insurance Programs

\* Audio Response (24 Hr. Telephone Access to your Account)

\* E-Statements

\* Kirby the Kangaroo Kids Accounts

\* Prepaid VISA gift cards

\* Business Accounts

\* Member Rewards Accounts

*It's Where You Belong... A Strong and Growing Family*