

Simplify Your Life



Northern Exposure

October | 2011

International Credit Union Day

Thursday, October 20th

This year's International Credit Union theme is *Credit Unions Build a Better World*. The theme celebrates the important economic and social contributions credit unions make to their communities worldwide. We will celebrate our success with all of our employees, members and other financial cooperatives around the globe. Even though the celebration may end, our commitment to serving you, our members, with personalized, local service will continue. Whether you prefer using technology such as online or mobile banking, or prefer personal interaction at a local branch or over the phone, we will simplify your financial life. **Stop by your local branch on Thursday, October 20th for a special treat!**



Win an iPad

During the month of October, any member who signs up for home banking, online bill pay, or e-statements will be registered for our iPad giveaway. Have a "tech talk" with a teller at any of our branches for more details.

Cooking for a Cause UPSCU Chefs Take First Place!



Ray, Jackie, Cindy & "little helper" Whitney

It was a win-win year for the United Way of Delta County and the UPSCU Chefs at this year's Soup'r Chilli Challenge! Ray Theoret, Manager & CEO, and Jackie Swille-Arnold, Member Services & Loan Officer, participated in the United Way of Delta County's Soup r' Chili Challenge. The event serves as the kick off to The United Way of Delta County's annual

fund drive. This year's theme was "The 80's," so Ray, and Jackie's team cooked 8 gallons of delicious bacon, mushroom and *cheeseburger-in-paradise chowder*. Jimmy Buffet tunes provided inspirational background music. The team had just 2 hours to prepare their soup, all prep work and cooking was completed on-site at the Ruth Butler Building in Escanaba.

Attention Inactive Members

On December 1st 2011, all Share Accounts with no activity in the past 12 months, other than dividends posting, will be charged a \$12 inactivity fee. 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 Closings

In recognition of upcoming holidays, UPSCU branches will be closed on the following days:

■ **Veteran's Day**
Friday, November 11th

■ **Thanksgiving**
Thursday & Friday
November 24th & 25th

■ **Christmas**
Friday, December 23rd
Monday, December 26th

■ **New Year's**
Friday, December 30th
Monday, January 2nd

Drive-thru in St. Ignace and Escanaba will be open 9am-4 pm on 12/23 and 12/30

Please mark your calendars.

Simplify Your Gift Giving with Pre-Paid Gift Cards



Gift cards from U.P. State Credit Union are the perfect gift for any occasion. Why risk buying the wrong size, giving the same gift, or losing cash?

- **Instantly issued**
- **Accepted anywhere VISA logo displayed**
- **No activation required**
- **Use in stores, online and by phone**
- **No service fee if used within 12 months**
- **Load from \$10 to \$500**
- **7-year expiration**
- **Visa Signature—PIN not needed**

Call For Candidates

If you, or someone you know, would like to be considered for a position on the UPSCU Board of Directors, please contact a member of our nominating committee. Nominations are made in writing and include a nomination form with the signatures of 25 credit union members. Nomination deadlines are December 1, 2011. The final slate of candidates and an official ballot are mailed with the January statements.

Committee Members:

- Darcy McLean 906-643-8138
- Brianna Freel 906-484-3099
- Mike Valentine 906-786-1146

Members Seeking Re-election:

- Bruce Andrews
- Bob Chapman
- Gary Titus
- John Prokos
- Cindy Asher

Holiday Skip-A-Payment

Do you need extra cash for the holidays? If you are a qualifying UPSCU member*, you are entitled to Skip-A-Payment on your loan during the holiday season. This is a perfect chance to get the extra cash you need for holiday shopping or other expenses without applying for a new loan. And, if you have more than one loan, you can Skip-A-Payment for each!

Select either your November or December payment to skip and we'll take care of the rest. There is a \$25 fee per loan to take advantage of this service. 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.

Sign up for our Holiday Skip-A-Payment, by stopping at any location or logging on to www.upscu.com and clicking on the Skip-A-Payment link.

* You must be a member in good standing and the skipped payment can not be the first scheduled payment. Real Estate loans are not eligible.

Skip a VISA Payment

Members in good standing can also choose to skip a VISA payment for the month of January. No service fees apply, but interest does accumulate. Ask for complete details at any location.

U.S. Savings Bonds

Financial institutions will no longer be selling U.S. Savings Bonds after December 31, 2011. Electronic bonds will be available online at: www.treasurydirect.gov. Existing paper bonds will be valid for 30 years from issue date or until redeemed. You can still cash bonds at UPSCU.

Save Money On Your Wireless Service!

Waived activation fees

Save 10-15% on most plans



National rates with no roaming or long-distance charges

Tell your Sprint representative that you're a Credit Union member and ask to be attached to the **NACUC_ZZM Corporate ID**. For businesses, visit a Sprint retail store, logon to Sprintsave4CU.com, or call 877. SAVE4CU (877-728-3428)