



2009



Branches:
 P.O. Box 246 • W366 West U.S. 2
 St. Ignace, MI 49781
 906-643-8138
 Toll Free 1-888-643-8138

P.O. Box 297 • 507 W. M134
 Cedarville, MI 49719
 906-484-3099 • Toll Free 1-877-212-8398

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

U.P. STATE CREDIT UNION

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

Website: www.upscu.com

PHONE 906-786-1146

TOLL FREE 1-800-562-4833

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*

BRANCHES:

St. Ignace Branch

W366 West U.S. 2 - P.O. Box 246 • St. Ignace, Michigan 49781

PHONE 906-643-8138 TOLL FREE 1-888-643-8138

Darcy McLean – *C.O.O.*

Daniel Litzner, Debra Brandstrom – *Loan Officers*

Jennifer Sayles, Rochele Mortensen, Debra Foote,

Sandy Smith, La Taunya Paquin – *Member Service Representatives*

Port Dolomite Branch

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

PHONE 906-484-3099 TOLL FREE 1-877-212-8398

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 and Cedarville

* 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, 2009

* American Income Life (\$1,000.00 AD & D insurance coverage for all members 18 and older. Plus \$500.00 additional coverage for spouse and \$250.00 for each dependent child.)

* Home Banking & Bill Payment (access through www.upscu.com)

* 5-Year Balloon Mortgages, Construction Mortgages

* HOME EQUITY LOANS (fixed and variable rate)

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

* Christmas Club Accounts

* 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

* Transfer to Family Accounts

* U.S. Savings Bonds

* Money Orders – Travelers Checks

* Notary Service (complimentary)

* New/Used Car Cost Guide

* Family Group Life Insurance

* Group Credit Disability Insurance

* CUNA – Member Direct Personal Insurance Programs

* Audio Response (24 Hr. - 7 Day Telephone Access to your Account)

* FAX SERVICE AVAILABLE (906-786-0269) Escanaba (906-643-8229) St. Ignace (906-484-6136) Cedarville

* E-Statements

* Kirby the Kangaroo Kids Accounts

* Prepaid VISA gift cards

* Business Accounts

* Member Rewards Accounts

53rd Annual Meeting - Escanaba
 First Day of Pay Period Shown in Blue

26

Pay Days
 State of Michigan
 Holidays

12

2009

JANUARY

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

JULY

S	M	T	W	T	F	S
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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	

FEBRUARY

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AUGUST

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30	31					

MARCH

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29	30	31				

SEPTEMBER

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APRIL

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OCTOBER

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MAY

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NOVEMBER

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29	30					

JUNE

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21	22	23	24	25	26	27
28	29	30				

DECEMBER

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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

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