

Spring 2009

TRICOUNTY

credit union

MEMBER NEWSLETTER

Annual Meeting

April 18, 2009

Pullman House

N-2190 US 41, Menominee, MI

Social Hour; 4:30–5:30 p.m.

Dinner: 5:30–6:30 p.m.

Meeting/Election with Prizes: 6:30 p.m.

Tickets: \$7.50 (member)

\$10.00 (nonmember)

As a member-owner, you own the credit union. We hope all the member-owners of the credit union attend the annual meeting to hear reports, ask questions and make their wishes known. Most important, this is your opportunity to elect the board of directors that you feel will best represent you.

PRIZES

Avoid Debit Cards When Shopping Online

When shopping online, it's best not to use your debit card. Your debit card is linked to your checking account, which is linked to your membership savings. If someone has your account information they could access all your financial accounts. We recommend using money orders, cashier's checks or a low-limit credit card not connected to your financial accounts.

Beware of Scams When Buying or Selling on the Internet

Many local people have been victims of online scams. We have seen counterfeit cashier's checks and money orders, as well as bad personal checks.

- Your credit union cannot tell you when a check you deposit will clear.
- When the credit union lifts its "hold" on funds from a deposited check, that does not mean the check has cleared.
- If the check is later returned, you will be held liable for the bad check.
- If funds are to be held by a third party, or escrowed, be sure it is a party you can trust.

Exercise extreme caution when selling or buying goods over the Internet.

Marinette Staff:

Local: 715-735-3913

888-640-3903

Fax: 715-735-6133

Carl Lang - ext. 15

cmlang@tri-county.org

Debbie Gutknecht - ext. 16

dgutknecht@tri-county.org

Joyce Luisier - ext. 17

jluisier@tri-county.org

Trisha Polazzo - ext. 12

tpolazzo@tri-county.org

Julie Petrosky - ext. 10

jpetrosky@tri-county.org

Louise Boivin - ext. 13

lboivin@tri-county.org

Eileen Nicklaus - ext. 19

enicklaus@tri-county.org

Menominee Staff:

Local: 906-864-5555

888-640-3903

Fax: 906-863-2637

Judy Nyquist - ext. 13

jnyquist@tri-county.org

Lana Buyarski - ext. 10

lbuyarski@tri-county.org

Julie Leister - ext. 12

jleister@tri-county.org

Board of Directors:

John McClelland - Chairman

Carl Pogrnt - Vice Chairman

Robert Rynning - Secretary

Maureen Landerman - Treasurer

Richard Anglehart

Allen Mans

Sidney Meyers

Supervisory Committee:

William Walker - Chairman

Allen Mans

Leonard Odea

Andy Hanson

Sidney Meyers

Tom Neumeier

Falling Behind on Your Mortgage or Loan? Get Help

Don't allow fear to rule your finances. If you're delinquent in your mortgage payments — or expect to be — the best thing to do is to contact the mortgage service representative quickly.

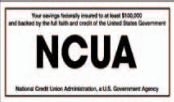
Calling right away can help you avoid late charges and blemishes on your credit report. Communication puts you in a positive light with the lender. Avoiding payments and not communicating with the lender can lead to serious consequences. Lenders are not out to get borrowers. It costs a lot of money to foreclose on a house. When borrowers suffer temporary financial setbacks, lenders prefer to help customers get back on track and keep their homes. Ideally lenders seek to maintain relationships so that customers will come out successfully and continue to be future customers.

As a member of Tri-County Credit Union, you can take advantage of Accel, a free financial-education and counseling program. Accel counselors are available Monday through Thursday from 8 a.m. to 10 p.m., Friday from 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. (EST). To use this new service, simply call 1-877-33ACCEL (877-332-2235) or visit www.accelservices.org.



Congratulations to Drawing Winners

Ben Hubbard won an iPod during our recent high-school membership promotion. Nicole Sauve and Mary Urbania won gift cards for signing up to receive e-statements.



Main Office:

231 Van Cleve Ave.

Marinette, WI 54143

Postal Address:

P.O. Box 106

Main Office Hours: Lobby & Drive-Up

Monday, Tuesday: 8:00–4:30

Wednesday: 9:30–4:30

Thursday, Friday: 8:00–5:00

Saturday: **Drive-up only** 9:00–Noon

Marinette High School Branch:

3215 Pierce Ave.

Marinette, WI 54143

School Branch Hours:

Monday, Wednesday, Friday 11:00–12:30

Menominee Branch:

912 14th Ave.

Menominee, MI 49858

Menominee Branch Hours:

Lobby Drive-Up

Monday, Tuesday: Noon–4:30 8:00–4:30

Wednesday: Noon–4:30 9:30–4:30

Thursday, Friday: Noon–5:00 8:00–5:00

Saturday: **Drive-up only** 9:00–Noon

HOLIDAY CLOSURE

All offices will be closed for **MEMORIAL DAY** Monday, MAY 25, 2009.

www.tri-county.org