

Winter 2009

TRI-COUNTY QUARTERLY

A newsletter for members of Tri-County Credit Union



Annual Meeting 2009

When: April 18, 2009
Where: Pullman House, N-2190 US 41, Menominee MI
Social Hour: 4:30pm - 5:30pm
Dinner: 5:30pm - 6:30pm
Meeting & Elections: 6:30pm - ?
Tickets: \$7.50 (*member*), \$10.00 (*non-member*)

Remember, 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 importantly, this is your opportunity to elect the board of directors that you feel will best represent you.

You can make a difference.

Save \$\$ It Is Possible!



“Impossible”, you say? **Actually, it is possible but it will take a little effort.** Even if you have to spend the money you saved on expenses, saving is a good habit to get into.

Think about this. **If you can manage to put just one dollar a day away you would have \$365.00 at the end of the year!** You could give up one can of soda, cup of coffee from a machine, a treat or just collect your loose change. **The main point is to be consistent.** Make yourself put that one dollar on the side each day. Keep it simple enough and stick to it. **Have fun with this. Challenge yourself!**

Scholarships and Education Loans



Tri-County credit union will again be awarding three (3) \$500.00 scholarships to high school seniors to assist them in the achievement of their further education. Applications and information regarding qualification requirements can be obtained at any of our credit union locations or at school offices. Student loan information is also available at any of our offices.

Tri-County Credit Union is awarding three (3) \$500.00 scholarships.

Seniors, make sure you apply!

We Can Help You Avoid Last-Minute Shopping Funds Panic!

Remember Christmas club accounts? The old stand-by still works wonderfully. **If you didn't get around to starting one last season, make it a priority this year.** (Extra winter funds come in handy for heating expenses too.) You can have money transferred automatically each week or month directly into your Christmas club. You don't even have to think about it. **Even a small amount each week helps a lot.**



Check out all our services available online! www.tri-county.org

Marinette Staff:

Local: (715) 735-3913
Long Distance: (888) 640-3903
Fax: (715) 735-6133

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Menominee Staff:

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Julie Leister - ext. 12
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Board of Directors:

John McClelland - *Chairman*
Carl Pogrunt - *Vice Chairman*
Robert Rynning - *Secretary*
Maureen Landerman - *Treasurer*
Richard Anglehart
Allen Mans
Sidney Meyers

Supervisory Committee:

William Walker - *Chairman*
Allen Mans
Sidney Meyers
Leonard Odea
Tom Neumeier
Andy Hanson

Main Office:

231 Van Cleve Avenue
Marinette, WI 54143-0106

Postal Address:

P.O. Box 106
Marinette, WI 54143-0106

Main Office Hours:

	Lobby	Drive Up
Monday, Tuesday:	8:00-4:30	8:00-4:30
Wednesday:	9:30-4:30	9:30-4:30
Thursday, Friday:	8:00-5:00	8:00-5:00
Saturday:	(closed)	9:00-12:00

Marinette High School Branch:

2135 Pierce Ave
Marinette, WI 54143

School Branch Office Hours:

Monday, Wednesday, Friday 11:00-12:30

Receive Your Statements Quicker!

Get your statements on-line: www.tri-county.org

Sign up now for E-Statements and get your name in an accumulative drawing for a **\$25.00 gift card**. Each month a name is drawn. Sign up soon for more chances to win!

CONGRATULATIONS to our winners!

Wendy Stuart (October) • JoAnne Sieman (November) • Chris Hanson (December)

Remember, We Have
PC BILLPAY!

Watch Your Mailboxes for Tax Information!

Please watch your mailboxes; the necessary tax reporting forms will be sent separately from your December statement in an envelope marked "Important Tax Information."

- **1099 INT** - You will receive this form if you were paid dividends of \$10 or more on any saving account by the credit union
- **1098** - You will receive this form if you paid interest of \$600 or more on any loan that is secured by real estate
- **1099R** - This form reports distribution of any IRA funds that were made during the year

Please carefully examine your statements for accuracy and to verify your Social Security Number is correct. Contact Tri-County CU immediately if you believe there may be an error.

We Can Help You Balance!

"I'm not complaining about the customer service at my credit union, but when I went in the other day and asked the member service rep to check my balance...she leaned over and pushed me."

Our customer service representatives will try to help our customers however possible. We won't push you if you want your balance checked but we will try to help you balance if needed. **If you are having problems keeping your check book in order just let us know. We're here for you!**



Holiday Closures

All offices will be closed for the following holidays:

Monday, January 19, 2009
Martin Luther King, Jr. Day

Monday, February 16, 2009
Presidents Day

Menominee Branch Office:

912 14th Avenue
Menominee, Michigan 49858

Postal Address:

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Menominee, Michigan 49858

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Wednesday:	12:00-4:30	9:30-4:30
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