

Winter 2011



Members Messenger

A Quarterly Publication of Members Cooperative Credit Union

Season's Greetings!



Once again we are pleased to bring you our interactive Members Messenger. Follow the instructions throughout the publication to easily navigate around our newsletter and take full advantage of what MCCU has to offer you!

CONTENTS



Raise a Glass! The third annual CYF "spirits-tasting" event is coming.

Have great fun for a great cause at the third annual Members Cooperative Credit Union Community Youth Foundation (CYF) fundraiser, Raise a Glass. Make plans now to attend.

[➡ Click here to find out more!](#)

Did you know? U.S. savings bonds and VISA™ gift cards make great gifts.

In a volatile economy, U.S. savings bonds remain a reliable investment with a slow and steady rate of return. Another useful option for that hard-to-buy-for person is a VISA™ gift card.

[➡ Continue reading.](#)

Local service from local people. That's business at MCCU.

Whether you have an established business or a dream on paper, the business services team at MCCU can help you grow and thrive. We offer the same breadth and depth of services as the big banks, with the personal attention only available from a local credit union.

[➡ Read on for our full list of business services.](#)

Help shape MCCU's future! Serve on the board of directors!

Are you passionate about the benefits of credit unions? Do you have an interest in serving your fellow MCCU members? Consider serving on the MCCU Board of Directors.

[➡ More on nominations and entry.](#)

More information on member benefits, products, and upcoming events inside! Simply follow the navigation on the right-hand side of the page to easily go to the next section.

Raise a Glass! The third annual Community Youth Foundation "spirits-tasting" event is coming.



By **Ralph Hamann**,
Vice President, Finance/CFO & Community
Youth Foundation Board Member

Have great fun for a great cause at the third annual Members Cooperative Credit Union Community Youth Foundation (CYF) fundraiser, Raise a Glass. Enjoy live music; sample a sublime selection of wine, beer, and high-end liquor; enjoy dinner from Black Bear Casino; and bid on fabulous silent auction items – all while you support our youth. Make plans now to attend!

Saturday, March 17 | 5 - 8 p.m.
Black Bear Casino's (Otter Creek Event Center)
\$30 individual, \$235 for table of 8

You can pick up tickets at any MCCU branch.

Formed in 2009, the CYF's mission is to empower youth in our communities by promoting financial literacy and academic achievement. We have awarded scholarships to the deserving youth in our communities, as well as provided grant funds to other nonprofit groups to address youth-focused issues. Past recipients include the Aitkin Children's Center, the Cloquet Public Library, the McGregor Playground Initiative, and Duluth's East Hillside Patch.

This year's event promises to be the best yet. We hope to see you there.

Happy Holidays!

In order to give our staff time to enjoy the holidays with their families, MCCU will be closed on the following dates:

Saturday, December 24th, 2011 – closing at noon
Monday, December 26th, 2011
Monday, January 2nd, 2012

Remember, our online services never close. If you aren't already using online banking and bill pay, talk to a Financial Solutions Consultant to learn how easy it is. It's a great way to stay on top of your finances during this busy time of year.

Did you know? U.S. savings bonds and VISA™ gift cards make great gifts.

In a volatile economy, U.S. savings bonds remain a reliable investment with a slow and steady rate of return. Purchase a bond at half its face value and over time, it will grow to be worth the face value – or more. Bonds also make terrific gifts for the holidays – or any day. You can buy a paper bond over the counter through December 31, 2011.

Another useful option for that hard-to-buy-for person is a VISA™ gift card. They're available in any amount between \$25 and \$750, for a \$3.65 fee. Everyone loves a gift card – they ensure your recipient gets exactly what he or she wants.

Stop by any of our conveniently located branches to pick up either one, or both. Your holiday shopping just got easier!



Notice: U.S. savings bonds are going paperless.

As of Jan. 1, 2012, new U.S. Treasury bonds will no longer be sold at MCCU. Bonds will still be available for purchase online through www.treasurydirect.gov. You can also manage and redeem your bonds at this site.

If you have paper bonds you'd like to redeem, you can continue to do that at MCCU. We're also still able to reissue bonds that have been lost, stolen or destroyed.

If you have any questions, ask one of our Member Service Representatives.

The cheer is here.

Don't miss our Holiday Open Houses!

Take a moment to savor the season (and a cookie) at our annual holiday open houses.

Stop by your favorite branch for goodies and holiday cheer.

Aitkin..... Friday, December 2nd & 9th
McGregor..... Friday, December 2nd
Miller Hill..... Friday, December 9th
Spirit Valley..... Friday, December 9th
Cloquet..... Friday, December 16th



Local service from local people. That's business at Members Cooperative.



Karla Miller



Mary Lundeen

Whether you have an established business or a dream on paper, the business services team at MCCU can help you grow and thrive. We offer the same breadth and depth of services as the big banks, with the personal attention only available from a local credit union.

Familiar with this face? We thought so.
After 40 years, Mary Conley is retiring.

Longtime Cloquet receptionist Mary Conley is off to a new adventure – retirement! We're so grateful to Mary for her 40 years of outstanding service to our membership. Best wishes, Mary, and please come back and visit often!

Here's a look at some of our great business services. Click on any title to go to our business web page :

- Equipment Financing
- Real Estate
- Lines of Credit
- SBA
- VISA™ Business Credit Card

- No Minimum Balance
- Low Monthly Service Charge
- Unlimited Withdrawals, Deposits and Transfers
- Online Banking and Bill Pay

- Merchant Processing for VISA™ and MasterCard™
- Investment Products, Including CDs, Money Market Savings, and Regular Savings
- Safe Deposit Boxes

You already trust us for your personal financial needs... why not trust us with your business? Give us a call or click on an address to request more info and drop us an e-mail!

Karla Miller
karla.miller@membersccu.org or
(218) 878-3688

Mary Lundeen,
mary.lundeen@membersccu.org or
(218) 625-8825



Click on the image to get more info on all our business services.



Help shape MCCU's future! Serve on the board of directors!

Are you passionate about the benefits of credit unions? Do you have an interest in serving your fellow MCCU members? Consider serving on the MCCU Board of Directors. Our board meets monthly, or as needed, to discuss our credit union's policies, procedures and direction. Now's your chance to get involved.

If you'd like to serve on our board of directors, you can be nominated in one of two ways: by the nominating committee, or by petition.

Any member who is nominated by petition must obtain at least 50 signatures from members who support the nomination. The petition for inclusion in the election must be filed with the

nominating committee one week prior to the board meeting that precedes the annual meeting. Shortly after, the nominations committee will meet and interview all candidates.

Elections will be held at the MCCU Annual Meeting on Tuesday, February 7, 2012. Nominations will not be allowed from the floor; all nominations for board positions must come through either the nominations committee or by petition in the manner outlined above.

For more information about nominations and the MCCU board, please contact Simone Suri, General Counsel, at (218) 878-3640 or simone.suri@membersccu.org. *Click on e-mail address to request more information.

Notice: MCCU Annual Meeting

**Enjoy treats and conversation!
Learn about MCCU's direction for 2012.**

**Tuesday, February 7 | 6:00 p.m.
Cloquet Senior High School Auditorium
1000 18th Street, Cloquet**



A New Year brings two new ways to manage your finances.

Look for our new Web site and app in 2012. We're getting ready to roll out a whole new, member-friendly Web site as well as a new app for your mobile device. More details will be revealed in the coming weeks!

1-800-296-8871 | 1-218-625-8500 | membersccu.org

Aitkin | Cloquet | Duluth - Miller Hill | Duluth - Spirit Valley | McGregor