



# Summer Issue 2021

**Lobby Hours** Monday - Friday 9:00am - 5:00pm

**Drive Thru Hours** 

Monday - Wednesday 9:00am - 5:00pm Thursday 9:00am - 6:00pm Friday 8:30am - 6:00pm Saturday 9:00am - 1:00pm

## Location:

#### Main Office:

1117 28th Street Manistee, MI 49660 (231) 723-3400

## **Bear Lake Office:**

7685 Lake St. Bear Lake, MI 49614 (231) 970-5100

## Parkdale Office:

1778 Kemmer Road Manistee, MI 49660 (231) 398-0431

#### filercu.com

### Holiday Closings:

**Independence Day** *Monday, July 5th* 

Labor Day Monday, September 6th

# ENTER FOR A CHANCE TO WIN!



WITH SIGNATURE FOR A CHANCE TO WIN A

55" 4K TV

See back for details



## Message from the CEO

You are invited! We are having our **Member Appreciation Day on July 9th** at our Parkdale Branch. Join us for snacks, giveaways, and our Drive Smart contest from 11 to 1. WTCM will be there from 3-5PM with their She Shed Giveaway. Come on out and visit!

Congratulations to our CFO, Kaci Kamaloski for being chosen as the CUNA CFO Council Mentee of the Year for 2021. This is a well-deserved national recognition for Kaci.

Have a great summer and stay well!

#### **Patty Preuss**

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## **Election Results**

Our Annual Meeting was held on April 26, 2021. Wayne Bernier, Bonnie Cote, and Tom Maternowski ran unopposed for another three-year term to our board of directors.

# Sign up for e-Statements



- You can view an 18 month history of your account
- Your statement is available sooner than a mailed copy
- It's safer than being delivered to your mailbox

To sign up for e-Statements go to the credit union's website at *filercu.com*, click on **It's Me 247** sign in, then click on "Info Center" and under "My Preferences" click on "eStatement Options".

#### Our Mission:

Building member-owned, life-long relationships one member at a time.







Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



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USE YOUR DEBIT CARD WITH SIGNATURE FOR A CHANCE TO WIN A 55" 4KTV

SAMSUNG

# USE YOUR DEBIT CARD WITH SIGNATURE FOR A CHANCE TO WIN A 55" 4K TV

rvstal UHD

One (1) Prize Winner will be selected on or about September 5, 2021 by a random drawing from all qualified entries received by a participating credit union between July 1, 2021 and August 31, 2021. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.



Credit Unions take in member's money via savings and checking accounts and lends it out to other members and charges those members interest on the money. If we cannot lend enough money out to our members, we will purchase investments and will collect interest off of those investments. We use the interest money we collect on loans and investments to pay regular dividends on shares, operating costs, salaries, regulatory fees, and put some away as capital for future improvements or as a cushion for the unexpected. When the credit union's income and capital are better than expected, we give the extra back to our members in the form of a bonus dividend or loan interest rebate.

# Associate Director Program

The Board of Director's has started an Associate Director Program. An Associate Director attends board meetings, but does not have any voting rights, receives the same publications and training as a director, and provides input into discussions the board may have. We are pleased to announce that Brian Krus applied and was accepted as our first Associate Director for the credit union. If you are interested in learning more about this program, contact Patty Preuss at the Main Office.

Directors: Gregg King | Wayne Bernier | Connie Watson | Richard Tetsworth | Bonnie Cote | Anthony Gagliardo | Tom Maternowski | James Sibley | Jean Soltes Associate Director: Brian Krus