

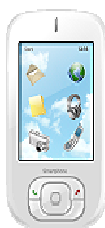


# HAPPY NEW YEAR

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SIR Federal Credit Union's Staff, Board and Executives would like to thank the membership for all of its support over the past years. We have had a successful year and are passing onto the membership a bonus dividend of .35% for all share accounts (certificates not included). Without your support, your credit union wouldn't be able to provide this. Spread the word on how great your SIR Federal Credit Union is!

### Mobile Banking



Mobile Banking is up and running. Now you will be able to transact business with any type of cell phone you use that is text capable. An Android app will be available by the end of January. Your credit union is making it even more convenient to keep track of your accounts.

### Mortgage Servicing

Your credit union is transferring the servicing of our mortgages from Midwest Loan Services back to our main office in Negaunee. This will make it more convenient for you to ask questions about your mortgage and be able to sit down with our Mortgage Servicer face to face when needed.

The credit union is becoming MORE convenient for you. We will have a 24/7 member call center to answer your questions OR apply for a loan finalized in the first quarter. Watch for upcoming details in our lobbies and ads.

### Tax Loan

Are you looking to receive your tax return sooner? Stop in, or give any office a call before you have your taxes done to see how to receive an advance on your tax return today.



SIR Federal Credit Union

## **Employee Spotlight**

Cathy Gustafson

Cathy is the mortgage servicer for all of the credit union's mortgages. What does this mean? Cathy monitors the credit union's mortgage loan escrow accounts, payments, collections, send reports to Fannie Mae, and is here to answer all of your questions pertaining to these different tasks. She has been working diligently the past year to help get this program up and running so we are able to stop outsourcing this through Midwest Loan Services. By the end of the first quarter, she will have complete access to your fixed rate mortgages to assist with your questions on those also.

## **Board Elections**

The following Board members have been re-elected to the Board for another 3 year term: Eugene Maki and Brian Heath. No other member elected to run against them so the credit union will not need to spend money on having a ballot vote. Congratulate them on doing a great job for your credit union as a volunteer.

Did you receive a loan from a Big Bank out of the area and can't get any help when you call to ask questions? Stop in to refinance to our low rate loan. **36 months as low as 2.90%**

## **Teller Tip**

If you have the credit union's OLD credit card from InfoBank, we are no longer allowed to have their card link available on any of our sites. If you'd like to keep your card with them, the link to use their on-line site is [www.cardmemberservices.net](http://www.cardmemberservices.net) If you'd prefer to transfer the OLD card balance to the credit union's card, please stop into any office or go to our website at [www.sirfcu.com](http://www.sirfcu.com) and fill out an application and transfer form. You'll be able to have all of your questions answered right here at your credit union instead of calling someone in another state. If you have the NEW card and wish to look at your balances, set up a payment, etc. you can log onto our NEW card's site through NetBranch, our website, or

Stop in and enjoy a cup of coffee, hot chocolate or cappuccino at any local office and tell everyone Hi.

**SIR Federal  
Credit Union**



### **Negaunee Office**

490 E. US 41, Negaunee, MI 49866

Phone (906) 475-4149 . Fax (906) 475-5131

Lobby hours: Mon-Thurs 9-5

Friday 9-6; Sat. 9-12

Drive thru: Mon-Fri 8:30-6; Sat 9-12

### **Gwinn Office**

145 E. M-35, Gwinn, MI 49841

Phone (906) 346-4633 . Fax (906) 346-4131

Lobby Hours: Mon-Thurs 9-5

Friday 9-6; Sat 9-12

Drive thru; Mon-Fri 8:30-6; Sat 9-12

### **Marquette Office**

2424 W. US Hwy 41, Marquette, MI 49855

Phone (906) 226-3106 . Fax (906) 226-2506

Lobby Hours: Mon-Thurs 9-5

Friday 9-6; Sat 9-12

Drive thru; Mon-Fri 8:30-6; Sat 9-12

### **Iron River Office**

305 N. Second Avenue, Iron River, MI 49935

Phone (906) 265-9540 . Fax (906) 265-9545

Lobby hours: Mon-Fri 9-5

Drive thru: Mon-Fri 8-5; Sat 9-12

All hours for Iron River are C.S.T.

### **Our Board of Directors**

Eugene Maki . Gordon Rice

Mike Klein . Greg Gustafson

Brian Heath . Mike Adams . Robert Hanson

### **Supervisory Committee**

Delynn Klein . Robert Hanson

James Picotte . Chris Adams