



Chippewa County
CREDIT UNION

*Where all families
make one union*

Holiday Loan

Ring in the season with:

- Low fixed rate
- Easy monthly payments
- Don't run up your credit cards

Make the most of every *Smile!*

Ask us for details *today.*



Shared Branching

As a credit union member you have access to the largest credit union-only ATM Network in the country. The CO-OP Network logo, which is located on the back of your credit union ATM card, gives you SURCHARGE-FREE access to 28,000 CO-OP Network ATMs. This includes: 9,000 deposit-taking ATMs and 5,500 7-Eleven locations (throughout the U.S. & Canada).

This also includes over 4,100 Shared Branching locations across the U.S.! This means that you can access your credit union account at a Shared Branch just the same as our credit union offices. Locally, all of Soo Co-op Credit Union's branches participate in Shared Branching and serve as an outlet for this service. Simply walk in the door with your Chippewa County Credit Union account number and your picture ID and you can do business in their office to access your CCCU accounts! Don't be shy! They're happy to help!

In addition, CO-OP Network's membership also provides access to over 800,000 ATMs worldwide through links to the NYCE, STAR, Cirrus, Pulse and Plus networks. Just check your ATM card for the CO-OP Network logo and you're ready to go!

Mobile Banking

Add us to your FAVORITES!
Transfers, Balances, Bill Pay, all in the palm of your hand!
Free Blackberry app available too!

LOCAL TRUSTED. SERVING YOU.

International Credit Union Week

October 18 – 22, 2010 stop by either of our credit union offices to register for prizes in celebration of Credit Union Week!

Thursday, October 21, Credit Union Day, we will be serving refreshments.

Prizes will be drawn and the winners contacted on **Monday, October 25, 2010.**

October
2010

Chippewa County CREDIT UNION

WE'RE ON THE WEB!
www.chippewacountycu.com

OFFICE LOCATIONS

402 West Spruce Street
Sault Ste. Marie, MI 49783
PH: 906.632.3134 | FAX: 906.632.3137

4868 West M-80
Kincheloe, MI 49788
PH: 906.495.1161 | FAX: 906.495.1163

ccu@lighthouse.net

2 ATM LOCATIONS TO SERVE YOU

Drive up ATM (Accepts Deposits)

402 West Spruce Street
Sault Ste. Marie, MI 49783

Walk up ATM

(Cash withdrawal transactions only)

500 Osborn Blvd.
Inside War Memorial Hospital

REGULAR BUSINESS HOURS

Main Office Lobby

Monday – Thursday
9:00 am – 5:00 pm
Friday 9:00 am – 5:30 pm

Main Office Drive Thru

Monday – Wednesday
8:30 am – 5:00 pm
Thursday – Friday
8:30 am – 5:30 pm
Saturday 9:00 am – 12:00 pm

Kincheloe Office

Monday – Wednesday
9:00 am – 4:30 pm
Thursday – Friday
9:00 am – 5:00 pm



Take Control of Your Money, Transfer It Electronically

A common story we hear is from people, like you, who have payments or accounts at other banks. Many people spend hours each month, coming to the credit union, withdrawing cash and driving it to another bank. As an alternative to writing a check or coming to withdrawal the cash to make your payments or deposits at other places, we have a variety of electronic services available to make your life easier.



By signing a transfer authorization within our office, we can send out weekly, bi-weekly or monthly transfers to the bank or credit union of your choice. We can cancel these payments at your convenience as long as we have three business days notice before the transfer is scheduled to leave your account.

You may also choose to use Online Bill Pay through our Online Banking product, eTeller. Schedule your bills to be withdrawn from your account anytime you choose. You can create other banks and credit unions as payees and have the money taken from your account here. Leave yourself some time because these payments take a couple of days to process.

Do you get your direct deposit somewhere else but have payments here? We can do that too! We can originate your transfers from other banks to deposit at your account at the credit union as well.

Ask us! We'll be happy to help you find an electronic solution to fit your lifestyle and need.

DAYS TO REMEMBER

COLUMBUS DAY

Monday, October 11th • Closed for in House Training

THANKSGIVING

Thursday, November 25th • Closed
Friday, November 26th • Close at 3:30 pm

CHRISTMAS

Friday, December 24th • Close at 1:00 pm
Saturday, December 25th • Closed
Monday, December 27th • Open

NEW YEAR'S

Friday, December 31st • Close at 1:00 pm
Saturday, January 1st • Closed
Monday, January 3rd • Open

MORTGAGE HOLDERS

Avoid reminder letters about your paid property taxes - If you have a mortgage with us, we need a copy of your paid summer and winter property taxes. We require this to keep your loan files complete and our examiners at bay.

We Need You!

Do you have a strong financial services background? Maybe you have a great sense of volunteerism. Are you a business owner that would like to show some extra involvement in the community?

Perhaps you're a working person with a strong personality and good ideas. Do you work for WMH, LSSU, MDOC or SAPS?

If you can make a commitment to your fellow credit union members

to help shape and mold your credit union for the better! We're looking for YOU!

Candidates are needed for the next board election to be held at the Credit Union's annual meeting in February! We're looking for a variety of ages and backgrounds.

You can pick up an information packet with a job description at the credit union offices through November 15, 2010. Interested applicants must submit their letter of interest to Connie Toensing by December 1, 2010 to be placed on the February ballot. Applicants will undergo a credit and background check prior to being placed on the ballot.

We look forward to working with you!