



Member\$hip Connection

123 S. Lincoln Rd

Escanaba, MI 49829

Phone (906) 786-0888

Sign up for FREE home banking and E Statements at www.myfcu.net

Fourth Quarter 2011

We'd Like to Say "Thanks"

As the year ends, we'd like to thank you for your valued business, friendship, and the trust you've placed in us.

You're the reason we're here.

We'll continue to give you the prompt, friendly, personal service you've come to expect from us.

Best wishes for a Happy New Year!

Let us know before you go:

Northern United Federal Credit Union will assess a **\$2.00** fee per item, for any mail that is returned to us. To avoid this fee please notify us prior to your move, or winter retreat. Thank you!

Do you want your statement fast? If so, sign up for E-Statement, a free service, they are available on the second working day of the month, sometimes sooner. You will receive an email to let you know it is ready! Sign up today at www.myfcu.net or call 906-786-0888.

Report of the Nominating Committee:

In accordance with our bylaws, we have been seeking nominations to fill three positions on the Board of Directors.

Those nominated to fill the seats are as follows:

David Cowen, Incumbent,
Karl Jackson, Incumbent, and
Sue Rivard, Incumbent

Elections will be held in annual meeting at the credit union office in January.

We will be closed
Monday, January 16th in observance of Martin Luther King Jr. day.

Sprint's Credit Union Member Discount makes this the best time to save on your wireless service!

Time to save on your auto insurance.... The credit union has partnered with AAA to offer our members discounted insurance. You can enjoy the benefits of AAA membership at a special group rate just by being a member of the credit union! To find out more, call 1-888-203-2606 or on the web at www.aaa.com/memberssave.

FAST TAX REFUND?

Direct Deposit

There is no reason to pay additional fee's to receive an immediate refund from your tax processor, save the fee, get a direct deposit tax loan from us! We need a copy of your prepared taxes, indicating direct deposit into your account at the credit union.



Earn reward points for every qualifying net-dollar-purchase you make with your NUFCU VISA card.

With **ScoreCard Rewards**, the points you earn can be redeemed for a variety of items, such as brand name merchandise, airfare, hotels, travel packages and much more. Members can enroll by logging on to www.scorecardrewards.com.

You will earn points and can order items anytime during the program as long as your account is in good standing and you have enough points to redeem the requested item. (Points are not earned on cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account.) Returned purchases will reduce the points available on your account.

Please call for more details or log on to www.scorecardrewards.com