

Winter
2016

FOR ICCU MEMBERS

ICCU FOCUS

AN EDUCATIONAL NEWSLETTER



Reward Yourself with an ICCU Credit Card!

The beginning of the year is a great time to take a look at all of those store credit cards you picked up during your shopping for an extra 10% or 20% off your purchase. Is the interest rate high? Is the low rate introductory? Is there an annual fee? ICCU can help you save money on your credit card balances by consolidating your balances to an ICCU Credit Card with ScoreCard Rewards. With ScoreCard Rewards, you can earn points for every transaction, then choose from a wide-variety of rewards at ScoreCardRewards.com or use the points for ICCU services! For added convenience, you can pay on your balance at any ICCU office or simply transfer the money through It'sMe247. For a local, simple, and straight forward credit card without annual fees, look no further than your credit union!

Let Your Voice be Heard at the 59th Annual Meeting!

Credit Unions are owned by their members. Those owners have a democratic voice and a vote at the Annual Membership Meeting. The concept of "one member, one vote" provides the opportunity to elect the volunteers who will guide the credit union in the coming years.

Please join us for the 59th Annual Membership meeting:

Wednesday, March 16, 2016 • 6:00 pm

ICCU Main Office—2400 S Isabella Rd, Mt. Pleasant

If you are interested in running for a position on the Board of Directors, you may request a nominating form from ICCU. The completed form must be submitted no later than Monday, February 15, 2016. Upon validation, the Nominating Committee shall review the qualifications of each candidate. The duty of the Nominating Committee is to formally nominate, by inclusion on the ballot, one candidate for each available position. It is recommended that anyone interested in serving on the board seek the approval of the Nominating Committee for the opportunity to have his/her name listed on the ballot.



Congratulations ICCU Employees!

Each year ICCU recognizes exceptional employees for their efforts. Awards are given for longevity, outstanding participation in the community, the highest level of professional development, and the most significant contribution to the credit union and its members.

Jay Anders, President/CEO, presented the following achievement awards:

- Employee of the Year Award - Emily Thurston (L)
- Community Involvement Award - Abby Heygi (C)
- Personal Achievement Award - Amber Clements (R)



ICCU honored the following employees for their years of service:

- 5 Years: Kerry Langlois, Helen Glowacki, Janice Spagnolo, Steffany Showers
- 10 Years: Mary Ann Robinson
- 20 Years: Lynette Bragg
- 25 Years: Charles McCollom (Board Member)
- 30 Years: Jim McClain

10th Annual Community Pie Sale



Thanks to the generosity of ICCU members, employees, and the support of local businesses, ICCU donated \$1,710.00 to the Child & Family Enrichment Council of Mt. Pleasant.

Brooke Garcia-Nettz of C.A.F.E. accepted the donation, shown here with ICCU's CEO, Jay Anders and other staff members.

West M-20 Branch Remodel

The external remodel is complete! Please note: The night deposit is now located in the first (ATM) lane of drive-thru. We hope you enjoy the improved look!



Businesses - if you need a key for bag drops, please let us know.

Coming to ICCU in 2016



There are many exciting improvements in the works this year. We'll keep you updated as new features are available.

Be sure to check out the new look of the ICCU website!

Here are some of the planned 2016 highlights:

- New look for Online/Mobile Web Banking
- ICCU's Mobile App and Remote Deposit Capture
- Apple Pay™ for ICCU Credit Cards - *Now Available! Ask for details.*
- Improved Bill Pay with Popmoney Person-to-Person Payments
- EMV Chip Cards

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TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

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The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

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ICCU Important Information

Three Service Locations

2400 South Isabella Road
102 East Broadway Street
2100 East Remus Road

ICCUonline.com

989-773-5927

866-773-5927 (toll free)

Call Center/Web Chat Hours

Mon-Fri: 8 am - 8 pm

Sat: 8 am - 5 pm

24/7 Account Access



Online & Mobile, including Bill Pay

Touch-Tone Teller

877-557-0547

CO-OP ATMs



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Holiday Closings

President's Day

Monday - February 15th

