

U.P. Catholic Credit Union

Member Link

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WWW.UPCCU.COM



Hours of Operation

Main Office

1001 W. Baraga, Marquette

Lobby:

Monday - Friday 9-5

Saturday 9-12

Drive Thru:

Monday - Thursday 8-5

Friday 8-7

Saturday 8-12

South Branch

1600 S. Front St., Marquette

Lobby:

Monday - Friday 9-6

Saturday - Closed

Drive Thru:

Monday - Friday 9-6

Saturday 9-1

Bring your Loans Back Home

Now that summer is here, it's a good time to take a look at your finances to make sure you are still getting the "hot" deal that was promised to you months ago. Chances are the low rate you thought you were paying is as high as the sun is in the sky. If that is the case, why not bring your loans back home to the U.P. Catholic Credit Union? We offer competitive rates and have loan officers eager to help you through the steps. They will even fill out the application for you. We offer auto loans, home loans and personal loans. Whatever it is you need, we can find a loan to fit. Stop by or call to speak with one of our loan officers who will help you bring your loan back home, to the U.P. Catholic Credit Union.

Board of Directors Update

We are pleased to announce that there are two new faces on the board of directors for the U.P. Catholic Credit Union. Gail Anthony and Brian Kulbieda were elected to serve for a three year term. Incumbent Sandy Villa-Mogush was also reelected. Gail was raised in the Keweenaw, and holds a Liberal Study Associate's and a Political Science Bachelor's degree from NMU. Her diverse service background began with eight years employment at financial institutions including the 1st National Bank of Calumet and Houghton National Bank. Relocating to Marquette in 1985, she began 18 years of employment with NMU, working in clerical positions at the Bookstore, Housing and Residence Life, Counseling Center, and Planning and Analytical Studies, and in Administrative Professional positions in Institutional Research and Finance and Planning. In 2003, she founded Creative Computer Concepts, an electronic imaging business. In 2005, she began her current position, working for Centrup Hospitality as the General Manager for the Country Inn & Suites in Marquette. Under her tenure, the hotel has received numerous awards including 2009 Hotel of the Year worldwide for all Country Inn & Suites. Currently, Gail serves as the vice president of the Marquette Country Convention and Visitors Bureau, is on the board of the Marquette Township Business Association, on the Finance Council for St. Michaels Church and is a mentor in NMU's Student Leader Fellowship program. Gail and her husband Bob have been married for 32 years and attend St. Michael's Church. They have two sons and a daughter: Ross, Ryan and Sarah and one granddaughter Jordyn. Gail's hobbies include spending time with her family, reading and bible study, camping, four-wheeling, biking and cross country skiing. Brian Kulbieda opened his first savings account at the U.P. Catholic Credit Union some 30 years ago. Then while in college, was able to open his first checking account. This put him a step closer towards financial independence. After becoming a Chiropractor, he married his wife Tammy and together they are raising their two beautiful girls. Brian and his family are members of St. Michaels Catholic Church where he is a Eucharistic Minister. In 2001, he was introduced to running a business with no experience, and he started his practice, Axis Chiropractic in Marquette. Brian has served on the board for the Marquette Community Partnership for Kids Safety for 3 years; and has been an active member of the Kiwanis for 5 years; and has also been a part of the Michigan Chiropractic Association for 10 years. Not only does he own Axis Chiropractic, but he started Kulbieda Rentals, LLC 5 years ago, becoming a commercial property owner. Brian feels that his experience has taught him patience, persistence, creative advertising, and has given him the experience to make good, solid decisions. Gail and Brian are welcome additions to the already outstanding U.P. Catholic Credit Union Board of Directors.



Holidays this Quarter

Independence Day July 4th*
Labor Day Sept 5th*

*Credit Union Closed

For Younger Investors Time is your Greatest Asset

Content developed by CUNA Brokerage Services, provided by Geno Maino

One of the greatest assets that young investors have working for them is time. Here are three keys to leveraging this valuable asset.

Start Early

Let's say you started investing \$12,000 a year in your employer's 401(k) when you were 21-years-old. At age 35 you stop your contributions and let the 401(k) grow until you were age 65. With an 8% annual return, your 401(k) would be worth \$3.27 million.

Now what would happen if you waited until you were 35-years-old before you started your 401(k) contributions? If you contributed that same \$12,000 a year and earned the same 8%, you would have only \$1.48 million in your 401(k) at age 65. That's a more than 50% penalty for starting late.

Defer Taxes

In the example above, if you had started early, but invested outside your 401(k) (and watched taxes take a bite out of earnings each year), your nest egg would have grown to only \$1.6 million. That's almost \$1.7 million less than the \$3.27 million that accumulated inside your 401(k). Hence the importance of deferring taxes by investing in tax-deferred accounts like a 401(k).

Invest for Growth

Put time to work for you - invest for growth. Utilize the power of stocks and the advantage of time, allowing your money the opportunity to grow as quickly as is reasonable.

Talk to a Professional. Just as investing early is key to your financial success, so is talking to a professional. Take some time out of your busy schedule to meet with an advisor who can help you set realistic goals and show you how to invest to achieve them.

** Using annual total returns of the Standard and Poor's 500 Index.*

Geno Maino is a Financial Advisor with MEMBERS Financial Services located at U.P. Catholic Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Geno at 906-228-7080 x126.

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Membership Appreciation Picnic

We will be having our Membership Appreciation Picnic on Thursday, August 11th from 11am-4pm with a rain date scheduled on Friday, August 12th, in the main office parking lot of the credit union. There will be fun for young and old this year with a bouncy house, slide, bouncy toddler area and obstacle course for kids of all ages to enjoy. There will also be free food, drinks and give a ways. Stop by and visit with your credit union family.



Obstacle Course



Slide



Bounce House