

# IntegraFirst Federal Credit Union

## Bulletin Board

Happy New Year from your friends at Integra First!

### Mark Your Calendars

#### 72<sup>nd</sup> Annual Meeting

Due to Covid, the Annual Meeting will be held virtually on Saturday, February 20<sup>th</sup> at 4 p.m.

If you would like to participate, please contact the Credit Union in person or by phone with your name and e-mail address to register.

**E-Newsletters:** As of January 1, 2021, newsletters are going digital and hard copies will not be mailed out. You can view them by signing up for e-statements, viewing them on our website, or getting a hard copy at your local branch.



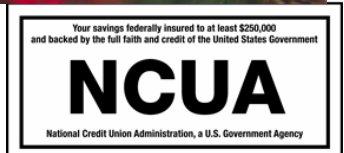
**Attention Seniors:** Continuing this year, Integra First FCU will award \$1,500 scholarships to college bound high school graduates. Scholarship applications are available online or at any of our branches beginning in January 2020. Applications must be turned in by March 31<sup>st</sup>. Scholarship winners will be notified by the credit union.

**intuit turboTax.**  
**MEMBERS SAVE UP TO \$15**  
Visit Your Credit Union's Website to Save Today!  
Love My Credit Union Rewards

**Member Only Deals**  
Enjoy Exclusive Savings Every Day  
Love My Credit Union Rewards  
Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

Integra First participated in Menominee County's Help Make Spirits Bright fundraiser through 12/21/20.  
The monies raised are used to purchase Christmas gifts for **needy children and adult shut-ins** who reside in Menominee County.  
Thank you to all who donated!

[www.integralfirstfcu.com](http://www.integralfirstfcu.com)  
Like us on Facebook, LinkedIn, and Instagram!





**Integra First Federal Credit Union Fee Schedule**  
**Effective January 1, 2021**

Account Activity Printout .....	\$3.00
Account Closure Within 90 Days .....	\$10.00
Account Research/Balancing .....	\$25.00/hour
ACH NSF Fee .....	\$25.00

**Business Accounts:**

Rolled Coin .....	\$0.10 per roll
Currency .....	\$0.40 per strap
Checks Deposited Per Month:	
Tier A = 0-10 checks .....	Free
Tier B = 11-100 checks .....	\$0.05/check
Tier C = 101+ checks .....	\$0.10/check

Canadian/Foreign Checks .....	\$5.00
Cashier Checks .....	\$3.00
Check Copies .....	\$3.00/each
Copies .....	\$0.25
Debit Card Pin Replacement .....	\$10.00
Debit Card Replacement .....	\$15.00
Dormant Account Fee .....	\$25.00
Duplicate Statements .....	\$3.00
Escheat Processing .....	\$25.00
Excess Withdrawals .....	\$1.00

**Faxing:**

First Page .....	\$3.00
Additional Pages .....	\$1.00 each
Garnishments/Levy .....	\$35.00
Incorrect ACH .....	\$5.00
IRA Annual Fee .....	\$15.00
Mailed Receipts .....	\$1.00
Money Orders .....	\$3.00
Non-Sufficient Funds NSF Fee .....	\$25.00

**Notary:**

Member .....	Free
Non-member .....	\$10.00
Originations-Outgoing .....	\$10.00
Returned Mail .....	\$15.00
Returned Deposits .....	\$10.00
Stop Payment Draft/ACH .....	\$20.00

**Subsequent Action:**

Release .....	\$25.00
Rate Change .....	\$25.00
Substitution of Collateral .....	\$25.00
Other subsequent actions .....	\$25.00
Skip a Pay .....	\$25.00
Mortgage collateral change .....	\$100.00
Mortgage partial release .....	\$100.00
Travel Cards .....	\$10.00
Visa Card Replacement .....	\$15.00
Visa Gift Cards .....	\$3.00

**Wires Outgoing and Incoming:**

Domestic within USA .....	\$20.00
International .....	\$45.00 plus additional international fees
Returned Domestic Wire .....	\$20.00
Returned International Wire .....	\$45.00

We decorated a tree on Stephenson Island for Operation Light the Island!



Getting offices ready for the holidays!



Passing out 100 Grand candy bars for International Credit Union Day



Participated in Stuff a Blue Goose!



Congratulations to the 4 artists for each age group that won our coloring contest! Thank you to all artists that participated!



**Meet Jose Laynez:** I am hard working, respectful, and caring young man with big ambition. I want to shoot for the top in any work place I work for hoping to become CEO of a financial institution. Who knows maybe even become CEO for Integra.

**Meet Jayme Jones:** Wisconsin born native who loves to cook and bake. Big fan of anything outdoors, avid gardener but my black thumb keeps me humble. I am excited to join the team at Integra and grow with the credit union and the members that bank here.

