



Message From Our CEO

Winter is here! This year's Strategic Planning sessions took place in September on Mackinac Island with our board members. We brought in an outside facilitator and are excited to launch our strategic plan. This year is all about thinking creatively to provide personalized solutions so you can reach your financial goals. Thank you for your continued support! - Mindy Brezsko, CEO

High School Seniors: Apply for Our Scholarship - Interested students can apply under the "Member Resources" tab by navigating to "Scholarship Application." The deadline is Monday, March 31. Scholarship recipients will be notified before their awards nights in the spring.



The sun shines on our new ITM in Powers.

New ITM in Powers

For those who are stuck after hours needing to cash checks, make deposits, or catch up on a loan payment, the ITM is here for you! Members can also take out money and check their balances, just like a normal ATM.

Need to talk to a human? We get it. If you're using the ITM, press "Help" or the "Request Teller Assistance" button. You'll video chat with someone from Team Integra at our in-house contact center.

Your Credit Union, On-the-Go!

- Add tags, notes on transactions
- Deposit checks
- Track balances with alerts
- Cash in on VISA rewards

DOWNLOAD OUR APP!



APPLE



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Closings and Half Days

- 1/1 - Closed for New Year's Day
- 1/20 - Closed for Martin Luther King Jr. Day
- 2/17 - Closed for Washington's Birthday





**new year
new car** As Low As **4.99%** APR*

*APR= Annual Percentage Rate. APRs will vary based on terms and creditworthiness. Terms, conditions, and restrictions apply. All loans subject to Integra First's normal credit requirements. Rates and terms subject to change without notice. 72-month term is only available on model year 2018 or newer. Federally Insured by NCUA.

DREAM IT, BUY IT Homebuyer's Seminar

WEDNESDAY, JANUARY 8 | 5:30 PM

Integra First Federal Credit Union | 2600 10th St., Menominee

- FREE EVENT
- LIMITED SEATING
- ONE HOUR

EMAIL TO RSVP

loans@integrafirstfcu.com

CU Kind Day a Success!

Team Integra spent CU Kind Day on October 14 volunteering in the community - whether that was picking up trash, stocking the food pantry, cleaning up flower beds, or lending a helping hand at the children's museum.

CU Kind Day highlights the distinction of credit unions and all they do in the community.



Stephenson's office picks up trash for CU Kind Day.



The Menominee team volunteers at HP in Henes Park.

HP in Henes Park Brings the Magic

This year's 9th annual Harry Potter event at Henes Park brought the wizarding world to life! We were proud to serve up butterbeer and chocolate frogs (in handcrafted commemorative boxes) at the Henes Park Beach House in Menominee to more than 800 guests in two nights. The event was coordinated by Spies Public Library.

Tax Season Begins

Mark your calendars for late January – that's usually the time the Internal Revenue Service (IRS) begins accepting returns. Tax Day is Tuesday, April 15, 2025, which is the deadline taxpayers must file their tax returns. Our routing number for your tax purposes is 291173089.

At Integra First, we have services to assist in making taxes easier and more financially rewarding for you. Our Traditional IRAs and Roth IRAS, along with our Share and Certificate Accounts, can be a strategic part of your financial planning. Contact a member of Team Integra today to get started on your options by calling (833) 694-6834.