



STRAIT TALK

VOLUME 1, ISSUE 1

JUNE 2013

CHEBOYGAN, MICHIGAN

IN THIS EDITION:

- New Rewards with Your SAFCU Visa!
- CU Youth Week Winners

- 2013 SAFCU KIDS DAY is Coming!
- Relay for Life Support
- 2013 SAFCU Scholarship Winners

www.mi-safcu.org



Reward Yourself!

Earn Bonus Points Today with your Rewards Card!

ScoreCardRewards.com

SCORECARD REWARDS PROGRAM

So you already have the amazing low interest rate of 7.9 or 9.9 with your SAFCU Visa card, but wouldn't it be great if you could earn points with each purchase to redeem for top brand name merchandise or travel? Now you can! Straits Area Federal Credit Union is proud to introduce our new ScoreCard Rewards Visa Program. Beginning June 1, 2013, every time you use your SAFCU Visa card to make a qualifying purchase, you earn one point for each dollar spent. These points can be redeemed for merchandise from retailers such as Bose®, Black & Decker®, Keurig®, Canon® and more!

Don't need more stuff but love to travel? Points can also be redeemed for things like airline tickets, hotel stays, and vacation packages! Don't have a SAFCU

Visa Credit Card? Apply today! Contact one of our loan officers to see if a balance transfer from your existing credit card could lower your monthly payment. If you already have a SAFCU Visa, you're automatically enrolled in the ScoreCard Rewards Program; just log on to ScoreCardRewards.com to choose from over 1600 available rewards with free shipping!



What will you earn with SAFCU?

National Credit Union Youth Week

WINNERS!



Spring is such a busy time in northern Michigan, what with all the planting, softball and soccer games, graduations, and weddings, everyone has a full calendar this time of year. Your

Hometown and Friendly Credit Union is no exception. We've been very busy lately honoring our youth! In April, we celebrated National Credit Union Youth Week. Any child who performed a transaction on their account was entered to win a \$50.00 Visa gift card. The winner for our Cheboygan branch was Laura Bonnett, for our Indian River branch, Evan Fairchild, and for our Mackinaw City branch, Zoe Knebel. Congratulations to all our winners and thanks to all who came to celebrate with us!



Help Us Protect You!

Aah...it's a beautiful summer's day, birds are singing in the breeze.

Meanwhile, a suspicious transaction is posting to your account. Can we reach you to determine if it's legitimate? Do we have your correct home phone, cell phone, email and street address? Please take a moment to verify with us that your contact information is correct, so we could notify you promptly. Your signature is necessary to make changes. Please update your information today.

Serving Our Members and Saving Them Money Every Day!
See how at www.mi-safcu.org

DIVIDEND RATES - REGULAR SHARE - 2ND QUARTER 2013

Balances from \$5.00 to \$750.00	Annual Percentage Yield	0.05%
Balances from \$751.00 to \$1,500.00	Annual Percentage Yield	0.10%
Balances from \$1,501.00 to \$2,500.00	Annual Percentage Yield	0.15%
Balances from \$2,501.00 to \$25,000.00	Annual Percentage Yield	0.25%
Balances from \$25,001.00 to \$50,000.00	Annual Percentage Yield	0.35%
Balances from \$50,001.00 to \$999,000.00	Annual Percentage Yield	0.50%

Save the Date!



Our 9th Annual SAFCU Kid's Day is Wednesday, August 7th! The fun starts at 10:00. We'll have games, crafts, hot dogs, raffles, and more! Billy Jewell will be here for your listening pleasure from 11:00 till 1:00. Kids who make deposits to their account that day will be entered in a special prize drawing.

Your child doesn't have an account yet? Kid's Day is the best day to start one! SAFCU will match your required \$5.00 deposit to open the account! Just be sure to have your child's social security number on hand, and your current, valid State ID or Driver's License. Watch our website (www.mi-safcu.org) for more info on this year's KID'S DAY theme and costume contest!

2013 SAFCU Scholarship Winners

This time of year is also Scholarship Season! Each year at each branch, SAFCU awards a \$1000.00 scholarship to one of our deserving members who are graduating from high school.

Our 2013 winner were:

From Cheboygan Area High School: Kaitlyn Bailey

From Inland Lakes High School: Sadee La Londe

and from Mackinaw City High School: Claudia Alexander.

Best Wishes, Ladies, as you pursue your academic careers.



Have you ever heard someone say they're so mad they're "seeing red"? Well, here at SAFCU, we care SO MUCH, we're seeing purple! That's right! In conjunction with Cheboygan County Relay for Life, we've been

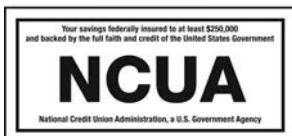
participating in their "Paint the Town Purple" campaign. With purple ribbons painted on our windows, our staff donning purple attire (even nail polish!) on the Fridays prior to the Relay, we went all out to support this important event. Cancer has touched so many of our lives and those of our members, so next year, when the Relay rolls around again, be sure to show your favorite shade of purple too! There's lots to choose from: lilac, aubergine, eggplant, lavender, violet, orchid, plum...



Please refer any questions regarding your statement to:
Supervisory Committee at P.O. Box 426, Cheboygan, MI 49721

The Savings Keep Growing With Invest in America! Visit LoveMyCreditUnion.org for more details.

STRAITS AREA FEDERAL CREDIT UNION



MICH WATTS PH 1-800-337-9598

MAIN OFFICE
201 Locust Street
Cheboygan,
Michigan 49721
231-627-3145
FAX 627-2046

BRANCH OFFICE
6090 M-68
Indian River,
Michigan 49749
231-238-7941

BRANCH OFFICE
121 E. Central Ave.
Mackinaw City,
Michigan 49701
231-436-4037

Website: www.mi-safcu.org

