



STRAIT TALK

VOLUME 1, ISSUE 1

SEPTEMBER 2012

CHEBOYGAN, MICHIGAN

Our 8th Annual KID'S DAY!

On August 8, 2012, Straits Area Federal Credit Union was overrun by pirates! And mermaids, jellyfish, and all kinds of other ocean creatures. The occasion was our 8th Annual Kid's Day! We had hot dogs, games, crafts, and live music by Charlie Reager. Lillian Ross and Jack Ekdahl were the proud winners of the costume contest; taking away two inflatable ride-on whales, and Kacie Swiderek won the piggy bank full of change by guessing the amount inside. Our other winners were Jenna Mollen, \$50.00, Claire Maltby, \$40.00, Sierra Friday, \$20.00, Nathan Tennant, \$20.00, and Cassie Lalonde at the Mackinaw City branch won \$20.00.



Thanks to all who participated, and an extra special thanks to Charlie Reager, Glen's Market, McDonald's of Cheboygan, The Cheboygan Daily Tribune, Big Country 102.9, Cill Taylor, Hope Diamond, and the National Honor Society students who all helped make the day great!

Address Change Reminder!

Whether you change your address for the winter, or for good, please remember that your SAFCU statements and financial products (debit/credit card renewals, check reorders, and 1099 forms) are Not Forwarded. To ensure that you still receive these items, please take a moment to fill out a change of address form with us – not just the post office. Please also include any changes to your phone number, so we could contact you quickly, if necessary. A "Debit Care Use out of the Area" form should also be completed so the fraud department doesn't think some thief took your card on a joyride, and a quick call to 1-800-828-3901 will inform the SAFCU Visa Dept. of your winter whereabouts. These preventative steps should help you avoid the inconvenience of your cards being blocked due to suspected suspicious activity, and ensure that your financial products and information follow wherever the road takes you.

Don't forget!



Calling All Interested Participants!!!

Board of Directors Applications are now available for the March 2013 Annual Meeting. Anyone interested in a position as a volunteer official for Straits Area Federal Credit Union may pick up an application packet at any one of our three locations. Completed applications must be returned by December 3, 2012. Thank you for your thoughtful consideration, we'd love to have you "on board".

International Credit Union Day in October 18, 2012.



This year's theme is Members Matter Most. Any member transacting business that day will receive a small token of our appreciation and be entered in a drawing. We look forward to seeing you then!

Thank You!

The Cheboygan County Humane Society and the Salvation Army would like to thank you, our members, for your continuing generosity in supporting their caring efforts through your donations to their buckets in our lobby. Your thoughtfulness has touched so many lives, and has truly made a difference in our community. Thanks!

DIVIDEND RATES - 3RD QUARTER 2012

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%



Christmas is Just Around the Corner!

Even if Christmas isn't in the air yet, it certainly is in stores, and in the mailbox! If you're just not sure about how to make it all happen this year, beginning November 1st through December 24th, our Christmas Loans will again be available in the amounts of \$500.00, \$1000.00, or \$1500.00. Bring in your two most recent pay stubs or other proof of income to any of our loan officers. They'll review your application, and if approved, help you put the "Merry" back in Christmas. You can even apply online! (After Nov. 1st)

We can't talk about Christmas without mentioning Christmas Clubs. If you currently have one, the balance will be transferred to your prime share account on November 1st. If you'd like to start one for next year, just see one of our tellers after November 1st. You can save as much or as little as you like, but the savings really do add up. ***Saving \$5.00 per week for 52 weeks will yield \$260.00, \$10.00 saved weekly would yield \$520.00, and \$20.00 saved weekly would yield \$1040.00!*** Signing up for automatic transfer from your payroll makes it even easier and painless, just ask our tellers how!

Addressing Long-Term Care

If you're like many credit union members, you probably have questions about long-term care and how it could impact you and your finances. Fortunately, answers are now within easy reach. Your hometown and friendly credit union has partnered with Cuna Mutual Group, (a trusted name in insurance since 1935,) to provide members with the opportunity to have an informative, no obligation conversation with a long-term care planning protection representative who can help you define your goals, educate you about alternative ways to plan for long-term care, and recommend a solution tailored to your individual needs. You can schedule your discussion by calling Cuna directly at 1-800-443-6003 or by visiting their website at membersltc.com. Contact them to schedule your discussion today.



Please refer any questions regarding your statement to:

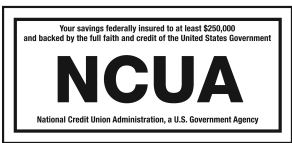
Supervisory Committee at

P.O. Box 426, Cheboygan, MI 49721



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

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