



STRAIT TALK

VOLUME 1, ISSUE 1

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CHEBOYGAN, MICHIGAN

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www.mi-safcu.org



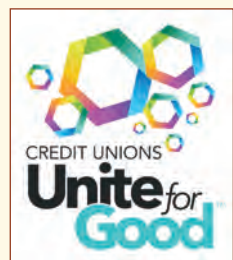
SCAM ALERT!

Be aware! Scam artists are at it again. Nationally, it has been reported that people have had their personal information stolen, and then had their

Social Security benefit re-routed to a debit card that the fraudster has control of. Be vigilant! If your direct deposit of your Social Security benefit doesn't arrive when it should--contact the Social Security Administration

immediately to determine its whereabouts. Additionally, if you receive mail from the Social Security Administration, open it promptly in case it is a confirmation notice or a re-routing of your benefit that you did not authorize.

International Credit Union Day



International Credit Union Day is Thursday, October 17th. This year's theme is Credit Unions Unite for Good. On that date, credit unions in 100 countries will join together and celebrate their cooperative spirit and their non-profit, member first focus. The credit union movement (also known as co-operative societies, cooperativas, and caisses populaires) is a united force based of camaraderie, collaboration, and cooperation. That's why

you're a Member, not just a number, and we're here to serve you! Be sure to stop in October 17, as any member transacting business that day will receive a token of our appreciation and be entered in a prize drawing. Come celebrate the thriving Credit Union Spirit with us!

Changes at SAFCU

Congratulations on 35 years of service each to retiring employees Betty Garthus and Marcia Shampine. Thank you for your constant commitment to excellence, and your exemplary professionalism. Best wishes for your retirement.

We would like to take this time to welcome our newest staff members: Haley Milne and Kaylee Mansfield at our Indian River branch and Alissa Vieau and Hannah Harris at our Cheboygan branch. We're so glad you've joined our credit union family.

Our 9th Annual KID'S DAY!

On August 7 we celebrated our 9th Annual Kid's Day! Wacky Wednesday was the theme, and the kids really rose to the occasion! Zariah Bur took home the \$25.00 first prize in the Wacky Costume Contest, and Carol's Daycare kids (who all dressed up), won the second prize, an inflatable sea turtle. Billy Jewell was on hand to entertain, we had hot dogs, arts & crafts, games, and fun! The other prize winners were: Victoria Zyniewicz, \$75.00, Rachel Swiderek, \$50.00, Jaidyn Ormsbee, \$25.00, Emily Clark, \$25.00, and Josh Mullen, \$25.00. The person who came the closest to correctly guessing the amount of money in the piggy bank was Autumn Brewster. Thanks to all who came and spent the day with us, and especially to those who helped make the day great: Glen's Market, McDonalds of Cheboygan, Knaffle's Tent Rental, Susan Melton from Big Country 102.9, National Honor Society students, and Miss Cheboygan County and her Court.



It's Here, by Popular Demand!

Our Debit Cards have a new daily limit when using the credit option. The former limit of \$500.00 per day has been raised to \$1000.00 per day. (The limit with PIN usage remains the same at no more than 2 usages in 24 hours for no more than \$200.00.) Remember--avoid PIN usage fees and always use the credit option when there is no cash involved in your purchase!

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

DIVIDEND RATES - REGULAR SHARE - 3RD 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%

Address Change Reminder!

Going somewhere for the winter? Or perhaps your relocation is more permanent. Whatever the case, your Straits Area Federal Credit Union statements and financial products such as check reorders, debit/credit card renewals, and your 1099 statement are not forwarded. Please take a moment to complete a change of address form with us (and the Post Office too!) thus ensuring that you still receive these items. If you have an alternate phone number while you're away, please include that as well, so we could contact you quickly if necessary. Please also fill out a "Debit Card Use Out of the Area" form, so that our Fraud Department doesn't think a thief took your card on a wild cross-country ride, and a quick call to our Visa Department at 1-800-828-3901 will inform them of your travel plans as well. These preventative steps should help you avoid the inconvenience of having your cards blocked due to unusual activity, and ensure that your financial statements and products follow you wherever you go.



Board of Director Applications

Do you have a business background? Would you like to serve your community? SAFCU may have a spot for you! Applications for our Board of Directors are currently available. Here's your chance to make a difference! Completed applications are due for consideration by December 5, 2013.

HAPPY HOLIDAYS!



Even though it's not even Halloween yet, it's not too early to think about Christmas. It'll be here before you know it, so your Hometown & Friendly Credit Union is here to help you plan and make it the merriest one ever! Beginning November 1st through December 24th, our Christmas Loans will be available to qualified

applicants, just bring in your two most recent pay stubs or other proof of income to any of our loan officers at our three convenient locations. You can even apply online! (After November 1st.) Watch www.mi-safcu.org for more information.

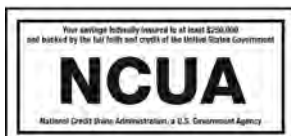
If you have a SAFCU Christmas Club, the balance will be transferred to your prime share account on November 1st. If you'd like to get the jump on Christmas 2014, just come in and see one of our tellers after November 1st. You can save as much or as little as you'd like, but the savings really do add up. If you save just \$5.00 weekly for 52 weeks you'd have \$260.00. \$10.00 saved weekly would yield \$520.00 and \$20.00 saved weekly would bring you \$1040.00. It's even easier when you have it set up on automatic transfer. Ask how today!

Invest in
America

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



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