



STRAIT TALK

VOLUME 8, ISSUE 4

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CHEBOYGAN, MICHIGAN

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www.mi-safcu.org

SAFCU Annual Meeting

Our 66th Annual Meeting will be held on Thursday, March 9, 2017 at the Knights of Columbus Hall in Cheboygan. The doors open at 6:00 p.m. with dinner being served at 6:15 p.m. A brief business meeting will begin promptly at 7:00 p.m., with prize drawings to follow. We hope to see you there!

There are two positions open on the Board of Directors. The nominating committee has approved the following three candidates listed below; therefore an election will take place.

- Incumbent Amanda Tanner is a 1980 graduate of Texas City High School. Amanda holds a Bachelor's & Master's Degree from Lake Superior State University. She was the Business Professionals of America Advisor at Cheboygan Area High School from 2008-2013.
- Incumbent Dave Orr is a 1979 graduate of Cheboygan Area High School. Dave received his Bachelor's Degree in Accounting from Northern Michigan University.
- Nominee Robert Wagner was raised in Cheboygan and is a 1974 graduate of Cheboygan Area High School.

Wagner worked in law enforcement for over 38 years, starting his career with the Cheboygan County Sheriff's Dept. and is a graduate of the Michigan State Police Academy. Wagner has received training from numerous colleges and universities during his career in law enforcement.

Wagner left Cheboygan and worked for the Santa Barbara Police Dept. Wagner moved back to Michigan and finished his career with the Tuscarora Township Police Dept. Wagner was the Police Chief for over 20 years and as such had many responsibilities. These included personnel, creation and implementation of policy, and the preparation of a $\frac{3}{4}$ million dollar budget and numerous other documents.

Wagner has 2 grown children, 7 grandchildren and 1 great grandson. Wagner has lived in Cheboygan county for most of his life.



Tax Season is Coming...

Keep in mind: Even though the calendar says 2017, it's still 2016 if you're considering an IRA contribution. You can still make contributions to your IRA until April 17, 2017. The limit you can deposit is 5500.00 for those under 50, 6500.00 for those over 50.



International Credit Union Day was October 20th. Members who came in and transacted on their accounts were entered in a drawing for a 100.00 Visa gift card given away at each branch.

Our winners were: Trevor St. Louis for Cheboygan, Gerald Burkhart for Indian River, and Daniel Mahlmeister for Mackinaw City. Congratulations, gentlemen and thanks to all our members for giving us a reason to celebrate!

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

DIVIDEND RATES - REGULAR SHARE - 4th QUARTER 2016

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%



Fraudsters never take a break, there's always someone trying to separate you from your hard earned money. Some recent scams involve a pop up on your computer (or a phone call) from someone claiming to represent Microsoft saying that your computer has been infected with a virus. Then they persuade out of you such things as your personal information, your login to your computer, and your account information to bilk you out of hundreds of dollars. (Or worse!) Microsoft will not call you if your computer has been compromised, that is not their concern.

Another scam involves a phone call from someone claiming to be a loved one stuck overseas and they need you to wire or Western Union them funds immediately so they can come home. They

claim to have a cold if you mention that "they don't sound like they usually do."

Or someone you met on Facebook (but never in person) is asking you for funds. Their scams vary from military personnel stranded overseas to bogus charity donations, to promises of romance.

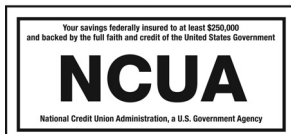
Keep your wits about you when online! But if you have been victimized by these fraudsters, don't be too embarrassed to take action! Contact us to determine what information may have been compromised, close your existing account if necessary and open a new account with a new number, have your computer cleaned by a reputable professional, and to be proactive, NEVER give out your personal or account information if you did not initiate the contact!



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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