



STRAIT TALK

VOLUME 8, ISSUE 2

JUNE 2016

CHEBOYGAN, MICHIGAN

IN THIS EDITION:

- Access Your Account Nationwide
- SAFCU Celebrates Relay For Life

- Changes Coming to Electronic Bill Pay Service
- Scholarship Winners Announced

www.mi-safcu.org

SAFCU Helps Paint the Town Purple!

You know it seems like we all have someone in our life who has been affected by cancer. We here at SAFCU are no exception. That's why we're so proud to participate in the Cheboygan County Relay for Life's "Paint the Town Purple" event.

We really pulled out all the stops this year, inside and out, with a pearly white tree covered in purple ribbons, inscribed with the names of those who have battled cancer. We had an enormous purple "HOPE" sign out front where our staff and our members were invited to write the names of their

friends and family who have triumphed over or succumbed to this dreaded disease, and even our windows were emblazoned with the names of those whose courage and fortitude will always be celebrated, never forgotten. All these things standing proudly as monuments to the lives of the courageous warriors, their caregivers, their friends and families. So if you are out and about, and wonder, "What's all that purple for?" Simply stated, it's for life.



Summer in Northern Michigan is such a busy time! There's always grass to mow, gardens to nurture, relatives coming to visit, and you certainly want to take advantage of the great outdoors and all the boating, camping, and warm weather activities that go along with it.

When you're on the go this summer, did you know that you can take your SAFCU account with you? Shared Branching and Credit Union

Service Centers allow you to access your accounts with us at hundreds of locations nationwide. You can check for the site nearest your destination by logging on to www.mi-safcu.org and hovering over the "Locations" tab. Then click on either "Service Centers" or "Xtend Shared Branches" and type in the city, state, and zip.

Depending on the data entered, a list of credit unions in that area should appear where you can make deposits, withdraw funds, and make loan or SAFCU Visa payments as if you were right here at your home branch! (You will need to go into the branch, have your SAFCU account number and your current, valid Driver's License or State of Michigan Identification Card.) There is even a list of fee-free ATMs available.

An even easier option is to text your current location to 692667 (myco-op) or call 1-800-748-3266 for the fee-free ATM nearest you.

Need it even easier? There are also Xtend Shared Branching and Co-op Shared Branching mobile apps available on the App Store and Google Play to guide you turn by turn to the nearest Shared Branch or Co-op Service Center. They do require an active data plan and coverage. Contact your wireless provider for details and coverage limitations.

Don't have a smartphone or internet access? Just call us, we'd be happy to locate a Shared Branch or Service Center for you! (They are great for your college student, too!)

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

DIVIDEND RATES - REGULAR SHARE - 2nd 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%



Are you a fan of our electronic bill pay service? At a savings of approximately \$60.00 per year over traditional postage if used to its fee-free capacity, why wouldn't you be? Well, this notice is for you! Changes to the system are coming in the latter part of July. If you're already a user, you should have gotten a letter in the mail detailing the changes and the necessary steps for you to take before transitioning to the new system. (You should also be getting a few reminder emails as well.) In case you missed it, our bill pay system is changing and your current billers will **NOT CARRY OVER** to the new system and will need to be re-entered, so be sure to save that list! New users are always welcome, ask any staff member how you can take advantage of this great money and time saving service!



Every year, each branch of your hometown and friendly credit union offers \$1000.00 scholarships to our members who are graduating from high school. This year's winners were:

Taylor Schoenith

from Cheboygan Area High School

Cameron Everingham

from Inland Lakes High School

Emily Dullack

from Mackinaw City High School

Best wishes as you continue your academic careers!



APRIL was CREDIT UNION YOUTH MONTH!

April was Credit Union Youth Month! All month long, if any of our youth came in and performed a transaction on their account, they were entered to win a Visa gift card valued at \$100.00. Our winners were:

- **Marvin Humphrey**, Cheboygan
- **Sara Rhodes**, Indian River
- **Rose Siebigteroth**, Mackinaw City



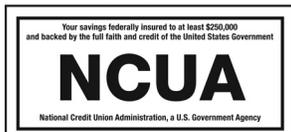
Congratulations, kids and thanks for being "Credit Union Strong!"



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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