



# STRAIT TALK

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MARCH 2017

CHEBOYGAN, MICHIGAN

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[www.mi-safcu.org](http://www.mi-safcu.org)

## The 66th Annual Meeting of the SAFCU Membership

The 66th Annual Meeting of the Straits Area Federal Credit Union membership was held on March 9, 2017 at the Knights of Columbus Hall in Cheboygan. Over 500 members were in attendance. After enjoying a delicious meal catered by Manzana's of Onaway, a brief business meeting was called to order with reports given on the Credit Union's performance over the past year. There were no elections as there were only two available seats on the Board of Directors with only two persons running, so incumbents Amanda Tanner and David Orr will remain on the board for another term.

And it wouldn't be our Annual Meeting without prizes! Winners of the Kid's Raffles were: \$25 - Matthew Atkins, \$25 - Cheyanne Friday, \$25 - Thomas Bowman, \$25 - Josh Mollen, \$25 - Elexis Ormsbee, \$50 - Sophia Schneider, \$50 - Jenna Mollen, \$75 - Dakota Friday, \$100 - Sierra Friday. Adult winners were: \$25 - Irene Tryban, \$25 - Keith Barber, \$25 - Doreen Eichler, \$25 - Cathy Schneider, \$25 - Margaret Beethem, \$25 - Lee Stawiarski, \$25 - Chris Keene, \$25 - Jennifer Atkins, \$50 - Sally Van Hoorne, \$50 - Amy Thomas, \$50 - Lynda Tracey, \$50 - Peter Kwiatkowski, \$100 - Hazel Demoines, \$200 - Cheryl Brandau, and \$300 - Verna Fay.

Congratulations to all our winners and thank you to all who came out to enjoy the evening with us!

Give a Hoot About  
Saving™

CREDIT UNIONS CELEBRATE YOUTH™



## April is Credit Union Youth Month

This year's theme is: "Give a Hoot about Saving." We all want our children to be financially responsible adults. That doesn't just happen by accident. There are a lot of ways to get your kids involved and create teachable moments:

- When dining out, discuss the price difference between options. Ordering the most expensive item may mean giving up something else later in the week.
- Involve them in budgeting in an age appropriate way. What are your family savings goals for the year? How can they get involved?

Open a youth savings account for them at Straits Area Federal Credit Union. Help them save for that special something. A lifetime of good saving habits can start now! Any youth who comes in with a deposit in the month of April will be entered to win a \$100 Visa gift card, which will be given away at each branch! They will also receive a token of our appreciation.

And be sure to read "owl" about other creative ways to encourage savings and learn financial responsibility on the "Elements of Money" link found on the "Resources" tab on our website's homepage, [www.mi-safcu.org](http://www.mi-safcu.org).

*Serving Our Members and Saving Them Money Every Day!*  
*See how at [www.mi-safcu.org](http://www.mi-safcu.org)*

## DIVIDEND RATES - REGULAR SHARE - 1st QUARTER 2017

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%

### Good News SAFCU Debit Card Holders - CardNav is here!



Want real time control over your debit cards anytime, anywhere via your smart phone? CardNav is for you! It's a free app you can download from the Apple App Store or the Google Play Store that lets you decide how and when your card can be used, alerting you to specific types of transactions to help you identify and stop potential

fraud from happening. You can also use it as a budgeting tool to set personal spending limits.

Lose your card? Have it shut down in seconds with CardNav! You can have it up and running just as quickly when you find it again!

Using GPS, you can even set up geographic limits on your card usage or restrict certain type of purchases, such as online ones. It only takes a few minutes to gain security, control, and peace of mind with CardNav. Download this great free app today!

A special **"Thank You"** to  
*Leo Chamberlain*  
 who has been with Straits Area Federal Credit Union as a Board Member or Supervisory Committee Member for the last 43 years! Thank you for your service and for helping us grow!

### The 8th Annual Cheboygan County Walk for Warmth was February 18th.



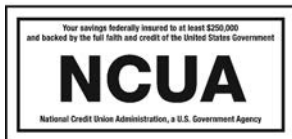
Thanks to the generosity of our members, we were able to raise over \$1000 to help heat the homes of our friends and neighbors in our communities. The need for heat continues. If you missed the Walk and would still like to donate, please contact the United Way at 231-627-2288.



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](http://LoveMyCreditUnion.org) for more details.

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