



STRAIT TALK

VOLUME 13, ISSUE 3 SEPTEMBER 2021 CHEBOYGAN, MICHIGAN

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- Celebrating 70 Years
- Update Your Info
- Christmas Loans Available Oct. 1st
- Fraud Alerts Coming Soon

www.mi-safcu.org



Happy Anniversary!

We've got a lot to celebrate this year and we did it up in a big way! Facebook Polls and Find Petey the Piggy Bank, Scavenger Hunts, Loan Specials, Coloring Contests, and even a Cookie Giveaway at Up North Bakery! Thanks to everyone who helped us celebrate turning 70 years young! Some of our winners are pictured here!

SAFCU Celebrated 70 Years in Business on August 29th!



Youth Drawing Contest Winner, Allena Suitor



Where's Petey Winner, Desiree Dowling



ACH On Demand is Here!

Wouldn't it be nice if you could have access to a Direct Deposit that is showing pending in your account before it actually posts? With ACH On Demand, now you can! This service is only available online, and the credit must show pending. You will see the option to

"Post Now." Just click and your deposit will be available for you. If you have automatic payments tied to your deposit, those will post early as well. There is a \$10.00 fee for each use of this service which must be in the account before accessing it.

COMING SOON

Fraud Department Text Alerts!

We may be texting you if you have charges on your SAFCU ATM/Debit card that are in question. The text would identify itself as coming from us and it would have our fraud department's phone number (1-888-241-2440). It would also contain the date, the transaction, the dollar amount, and the last four digits of the card used to make the purchase. All you would have to do is reply "yes" or "no."

Not sure if the text you are receiving is really from Straits Area Federal Credit Union? Just give us a call at 231-627-3145 to confirm. And remember--we can't reach you regarding a potential fraudulent charge if we don't have accurate contact information. Take a moment to verify any phone numbers associated with your account and update them if necessary.



You might not hear sleigh bells yet, but they're coming! Christmas is just around the corner, and your Hometown and Friendly Credit Union is ready to help you make it a holiday to remember with our Christmas Loans! They are available to qualifying members from October 1st through December 24th, in any amount up to \$2,000.

You can apply online or make an appointment at www.mi-safcu.org or call 231-627-3145 and get your jingle on!

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

DIVIDEND RATES - REGULAR SHARE - 3rd QUARTER 2021

Balances from \$5.00 to \$750.00	Annual Percentage Yield	0.05%
Balances from \$750.01 to \$1,500.00	Annual Percentage Yield	0.07%
Balances from \$1,500.01 to \$2,500.00	Annual Percentage Yield	0.09%
Balances from \$2,500.01 to \$25,000.00	Annual Percentage Yield	0.15%
Balances from \$25,000.01 to \$50,000.00	Annual Percentage Yield	0.20%
Balances from \$50,000.01 or more	Annual Percentage Yield	0.25%



Do you have an SAFCU Christmas Club Account?

On November 1st, Christmas Club balances are transferred to our member's Prime Share accounts.

Didn't quite get there this year but you'd like to start a Christmas Club for next year? Just ask! We'd be happy to help you save!

(It's even easier to save when you set up an automatic transfer to your Christmas Club account!)



International Credit Union Day is October 21st. This year's theme is Building Financial Health for a Better Tomorrow. Help us celebrate the cooperative spirit that

has kept us striving for 70 years to bring you affordable products and services designed to help you live your best financial life. Watch Facebook for ways you can join in the fun!



We touched on the importance of updating your phone numbers, but wait, there's more! Whether your move is permanent or temporary (that means you, Snowbirds!), our mail **Does Not Get Forwarded** by the Post

Office. That means your statement, your 1099s, your check orders, or your card renewals won't automatically follow you. Please take a moment to complete a change of address before departure, either in person or online, to ensure a seamless transition of your financial documents and products.

Psst! Just taking a little trip? You can now submit a Travel Notice via our SAFCU app or website!



Each year Straits Area Federal Credit Union offers a \$1,000 scholarship to a high school senior from Cheboygan Area High School, Inland Lakes High School, and Mackinaw City High School. Students must be SAFCU members by 12/31/21 to qualify. Scholarship applications are available on our website under the contact tab or at the aforementioned high school guidance counselor's office. Applications must be postmarked no later than March 31, 2022.

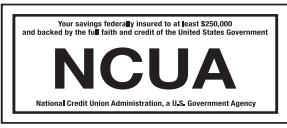
Would you like to give back to your community? Do you have a financial or business background? We've been looking for you! We are currently seeking applications for our Board of Directors. Applications are available at any of our branches and must be submitted by December 11, 2021 for consideration.



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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