



STRAIT TALK

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CHEBOYGAN, MICHIGAN

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www.mi-safcu.org

SAVE SMALL DREAM BIG at your credit union™

April was Credit Union Youth Month! Our youngest members who opened an account or added to their existing account were entered to win some pretty fantastic prizes!

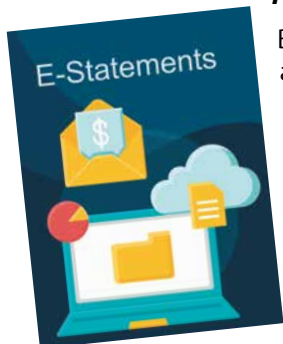
This year's winners were: Isabella Churches – Nintendo Switch • Isaiah Ming – 2 Hammocks • Daniel Carlson – Boys Bike Allena Sutor – Girls Bike • Henry Brand – Scooter • Kaylee Sutor won a \$25.00 Visa gift card in our Coloring Contest!

Congratulations to all our winners! Keep saving!



Have you signed up for eStatements yet?

Barbara Gouine did during our eStatement drive in March and she won a Blackstone grill!!! Whether you want to reduce your carbon footprint or would like easy anytime access to the last 18 months of account activity– eStatements are the way to go! Just log into your account on our website: Hover over Member Services then click on eStatements. You would then select Enrollment Preference and click on Enroll. On our App you would enter your credentials and select More. Then choose eStatements and follow the prompt to log in with your username and password. Then click on My Documents and eStatement enrollment. Have the statements you need at your fingertips, anytime!



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

DIVIDEND RATES - REGULAR SHARE - 2nd QUARTER 2022

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	0.11%
Balances from \$25,000.01 to \$50,000.00	Annual Percentage Yield	0.11%
Balances from \$50,000.01 or more	Annual Percentage Yield	0.11%



Speaking of the SAFCU App, have you tried it yet?

You use your mobile device for everything else, so why not?!? You can't beat the convenience and peace of mind that can be yours from viewing your account balance anytime, day or night! You can select Quick Transfer and move funds between savings and checking, make loan or Visa payments, deposit checks using RDC, send a check using Bill Pay or pay another person using Pay Anyone. You can even request a Skip Payment on a loan, temporarily shut down your debit card, or choose to have your pending ACH deposit early. There's so much you can do with your account on YOUR schedule. If you haven't already, download the App today!

Now there's even more you can do with online banking!!

We've recently added the option to make principal only loan payments through our Website or our App! Just choose the bullet point stating "I'd like to put the entire transfer amount directly on to my loan's principal." Just a little extra each payday makes a big difference during the life of your loan!

New to our Remote Deposit Capture tool on the App is the feature that allows you to deposit your check directly onto your loan for payment. Just choose the loan you would like to pay when depositing!



Scholarships Awarded

Each year Straits Area Federal Credit Union awards a \$1,000.00 scholarship to an area High School Senior at each one of our branches.

This year's winners were
Kaleb Blaskowski
 for Cheboygan Area High School and
Ella House
 for Mackinaw City High School.

Best wishes as you continue your pursuit of academic excellence!

It won't be long before it's back to school time!

If that means sending your son or daughter off to college for the first time, remember they can take their Straits Area Federal Credit Union account with them! Thanks to Credit Union Service Centers and Shared Branches, their SAFCU account can be accessed at hundreds of locations nationwide, and there are thousands of ATM's that can be accessed fee free.

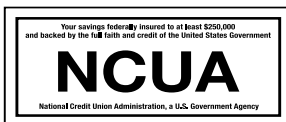
Ensure they are well prepared with a SAFCU ATM/Debit card for everyday expenditures and a SAFCU Visa for "just in case." With an SAFCU Visa they earn points that can be redeemed for amazing merchandise or cash! Our homebase is Northern Michigan, but we go where you go! Make sure your student is prepared, wherever they go!



The Savings Keep Growing With Invest in America! Visit LoveMyCreditUnion.org for more details.

Please refer any questions regarding your statement to:
 Supervisory Committee at P.O. Box 426, Cheboygan, MI 49721

STRAITS AREA FEDERAL CREDIT UNION



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