



# STRAIT TALK

VOLUME 14, ISSUE 3

SEPTEMBER 2022

CHEBOYGAN, MICHIGAN

## IN THIS EDITION:

- Christmas Clubs & Loans
- Beware of Text Scams
- High School Senior Scholarships
- Board of Directors Applications

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



**Feel that chill in the air? You know what that means, Christmas is coming!** And thanks to Straits Area Federal Credit Union Christmas Loans, you'll be ready! Christmas Loans start October 1st through December 23rd, 2022 in any amount up to \$2000.00. Apply online, via phone or in person at any of our branches today!

**Have you been saving for the Holiday Season with a Christmas Club?** Your balance will be transferred to your Prime Share account on November 1st. Would you like to start saving for next Christmas? Just see any staff member after November 1st to begin. (It's even easier to save with Auto Funds Transfer!)

## HAVE YOU RECEIVED A TEXT MESSAGE LIKE THESE?

(Call: [8772243691](tel:8772243691) Now-005#)  
VISA-Card-temporarily-locked-ID:  
GqzW3vyVd57c

(Call: [888.279.9573](tel:888.279.9573) Now-000#)  
VISA-Card-temporarily-locked-ID:  
G9DwLYNam

USP - Our postman was unable to deliver because the zip code of your shipping address was incorrect.  
<https://uspdeliverysp.com/gmNKXY>

STRAITS AREA FEDERAL CREDIT UNION MEMBERS MAY RECEIVE TEXTS ABOUT THEIR VISA CREDIT CARD HAVING BEEN TEMPORARILY LOCKED

THIS MAY IN SOME CASES BE LEGITIMATE, BUT IN OTHERS IT MAY NOT BE

IF YOU ARE IN DOUBT ABOUT WHETHER A MESSAGE IS AUTHENTICALLY FROM SAFCU PLEASE CONTACT US TO INQUIRE

**STRAITS AREA  
FEDERAL CREDIT UNION**

## TEXT SCAM ALERT!

### A NOTE REGARDING FRAUD:

**Legitimate businesses or Government Agencies (including Law Enforcement Agencies) will NEVER ask you to send cash or gift cards for payment!! They would NEVER ask for your online banking login information! These are things only scammers do! Protect yourself and your personal data! Do not provide information if you did not initiate the contact via a number on your account statement!**



*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 - 3rd 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%

### Do You Have a High School Senior Graduating in 2023?

Your hometown and friendly Credit Union awards a \$1000.00 scholarship each year to a worthy graduate at Cheboygan Area High School, Inland Lakes High School, and Mackinaw City High School. Graduates must be a member of SAFCU by Dec 31, 2022 to apply. Applications can be picked up at their school's Guidance Counselor's Office.

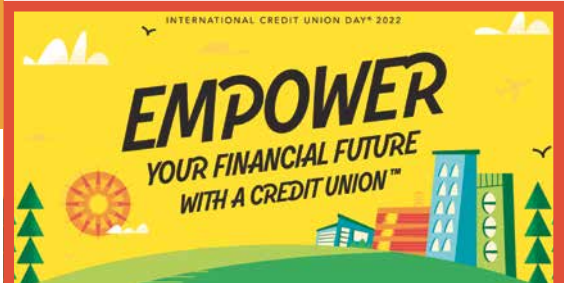
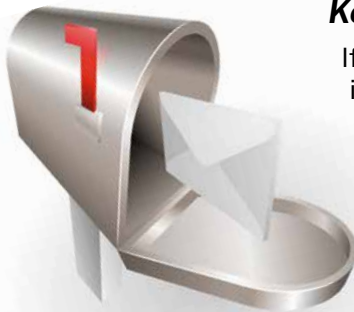
### Hop on Board!

Do you have a background in business or finance? Are you interested in serving the community you live, work, and play in? We're interested in you! Applications to serve on our Board of Directors are available at any of our branches and must be submitted by Dec 9, 2022.



### Keep SAFCU Up to Date!

If a change of scenery is in your future, whether it be permanent or temporary, complete an address change form with us! Our mail does NOT get forwarded by the Post Office. Taking a few moments to update your contact information will ensure that your statements and financial products will be able to reach you at your new destination!



### International Credit Union Day is right around the corner!!

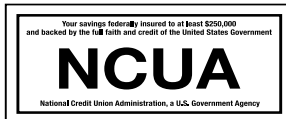
Join us this October 20th as we celebrate the spirit of cooperation, education, and service that drives the Credit Union movement worldwide. Watch for more details!

Invest in *America*

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.

## STRAITS AREA FEDERAL CREDIT UNION



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201 Locust Street  
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Michigan 49721  
231-627-3145  
FAX 231-627-2046

**BRANCH OFFICE**  
6090 M-68  
Indian River  
Michigan 49749  
231-238-7941

**BRANCH OFFICE**  
121 E. Central Ave.  
Mackinaw City  
Michigan 49701  
231-436-4037

