



STRAIT TALK

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CHEBOYGAN, MICHIGAN

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www.mi-safcu.org

Summer is here! (Finally!)



The season we wait all year for, made even more special by its brief duration. Enjoy every moment and every new adventure it brings you. The season is slightly shorter for those going to college in the fall. If you have a student heading off to college, you want them to feel secure in their new surroundings. What better way than with a SAFCU debit card and/or Visa? These cards combine the security of the MasterCard and Visa networks and the hometown and friendly service your Credit Union is known for.

When you factor in the ease of online banking, fee free ATMs in thousands of locations, Visa card rates lower than any typically offered to college students, and easy access through shared branching and Credit Union Service Centers, SAFCU accounts earn an A+!



Congratulations Graduates!

Every spring Straits Area Federal Credit Union awards a \$1,000 scholarship to a qualifying high school senior at each branch.

This year's winners were: Brenna Hart of Cheboygan and Amy Ostman of Mackinaw City. (There was no winner from Indian River.)

Congratulations ladies, and best wishes as you continue to pursue academic excellence!



Traveling this summer? Be sure to take a moment to notify us of your vacation plans to ensure that your SAFCU Visa and Debit Card doesn't get blocked by the fraud department for an out of the area transaction.

Just call 231-627-3145 or stop by any of our three locations prior to your departure!

Attention All Members!

As of August 1, 2019, SAFCU will not be a paying agent for Charter Spectrum, DTE, or PIE&G. These bills could still be paid fee-free through our online billpay service. The first 10 transactions performed through the service each month are free, additional transactions are 50 cents each.

To add the billpay service to your online account, you must have a checking account and click on the "Pay and Transfer" link then follow the prompts. It's fast, easy, and so convenient!

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

DIVIDEND RATES - REGULAR SHARE - 2nd QUARTER 2019

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%



Our beloved Rose Croff retired June 1st after 14 years of dedicated service. Enjoy your retirement, Rose!



You're online surfing the internet and you spot a two week trial for a new skin care item or vitamin supplement. The product promises amazing results and only costs \$4.95, so why not? What have you got to lose? Potentially a lot. There's an incredible amount of information hidden in the fine print, and none of it is in your favor. For many of these companies, the two week period begins the day they receive your order, so there is no way you could try the product and return it in time if you didn't want it. Suddenly you find your account debited for \$79.98 (or more) and additional product is on the way. If you actually can reach someone at the company, they will likely refuse to credit you, citing a substantial "restocking fee." And then your card must be blocked to ensure that company doesn't debit it again in the future.

Please use caution when purchasing items from unfamiliar merchants online, and be very wary of trial offers. They are easy to sign up for, but very problematic to cancel. Remember, if it sounds too good to be true, it probably is!



April was credit union youth month. Any youth who made a deposit in the month of April was entered in a drawing for a \$100.00 Visa gift card. Our prize winners were: Tayla Brandt for Cheboygan, Sawyer Robiadek for Indian River, and Adeline Pietrowki for Mackinaw City. Of course, everyone who saves is a winner!

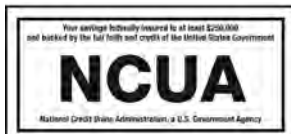
After all, the Future is Yours, Save for it!



*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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