



STRAIT TALK

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MARCH 2019

CHEBOYGAN, MICHIGAN

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www.mi-safcu.org

68th Annual Meeting

Our 68th Annual Meeting of Straits Area Federal Credit Union Membership was held on March 14, 2019. A brief business meeting was called to order at 7:00 p.m. following a wonderful meal catered by Manzana's of Onaway. Over 400 members were present, enjoying the evening with us.

The lucky winners of the door prizes were:

- Youth Winners: \$25.00, Mikey Swiderek, Hanna Houle, Sophia Schneider, Kacie Swiderek, and Brandon Lawrence. Robert Spangler and Rachel Swiderek each won \$50.00, Olivia Brandau won \$75.00, and Clare Atkins won \$100.00!
- Adult Winners were: \$25.00, Ed Borowicz, Darrell Oller, Jennifer Atkins, Nancy Swiderek, Sherrie Endreszl, Barb Hatt, Judith Ketvertis, and Dave Bonham. \$50.00 winners were Bernadine Trower, Ernest Mallory, Rod Jones III, and Billy Simon. \$100.00 winners were Don Campbell and Carol Whittaker. The \$200.00 winner was Paul Mace, and the \$300.00 winner was Ray Hart.

Congratulations to all the winners, and thanks to all who came out to spend the evening with us!

April is Credit Union Youth Month!

This year's theme is: The Future is Yours.



The Future is Yours

⇒ Picture it! ♥ Save for it! + Share it! ⇐

Any of our members under the age of 18 who come in and transact on their accounts during the month of April will receive a token of our appreciation and be entered to win \$100.00 Visa gift card, to be awarded at each one of our Hometown & Friendly locations.

Want your child to be included but they don't have an account yet? Just stop in and open one today! You must have your child's social security number and your current, valid Michigan ID or Driver's License with your correct address on it. The best gift you can give your child is instilling the savings habit in them!



Walk for Warmth a Great Success!

The 10th Annual Walk for Warmth was held on February 16th, 2019. Thanks in no small part to members like you, our Credit Union raised over \$3,000.00 of the over \$19,000.00 that the event generated. Those funds will help keep a lot of folks warm in the upcoming year.

Missed your chance to donate? You can log on to Cheboygancountyunitedway.org for the link to do just that!

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

DIVIDEND RATES - REGULAR SHARE - 1st 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%



BEWARE! SCAM ALERT!

Scams of all sorts seem to be on the rise, but there seems to be a particular increase lately in the amount of romance scams involving persons claiming to be members of the U.S. military. Scammers will use images, names, and profiles of real soldiers they have culled from the internet, and assume their identities to gain the admiration and trust of their victims. They will then convince the victim that they are in desperate need of funds, as they cannot access theirs presently due to their location.

The U.S. Army Criminal Investigation Division would like everyone to know:

- Soldiers and their loved ones are not charged money so the Soldier can go on leave.
- A general officer will not correspond with you on behalf of a Soldier planning to take leave.
- A general officer will not be a member of an internet dating site.
- Soldiers do not have to pay for early retirement.
- Soldiers have medical insurance for themselves and their immediate family members (spouse and/or children), which pays for their medical costs when treated at healthcare facilities world wide--family and friends DO NOT have to pay for those person's medical expenses.
- Army financial officers are not used to help Soldiers buy or sell items of any kind.
- Soldiers deployed to combat zones do not need to solicit money from the public to feed or house their troops.
- Deployed Soldiers do not find large sums of money and do not need your help to get that money out of the country.

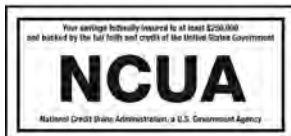
The Federal Trade Commission and the FBI recently logged over 15,000 romance scams in a one year period. Quite a substantial number when it is estimated that 85% of scam victims don't report the theft, due to embarrassment. Be very cautious about what you share on both a personal and financial level online, and if your recent online acquaintance begins to hint around regarding financial matters, it's probably time to end the conversation. Do you feel you've been taken in by a romance or other type of scam? Contact your local law enforcement agency, the Federal Trade Commission at 1-877-438-4338 or www.ftc.gov, and Straits Area Federal Credit Union at 231-627-3145.



*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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