



STRAIT TALK

VOLUME 11, ISSUE 3 SEPTEMBER 2019 CHEBOYGAN, MICHIGAN

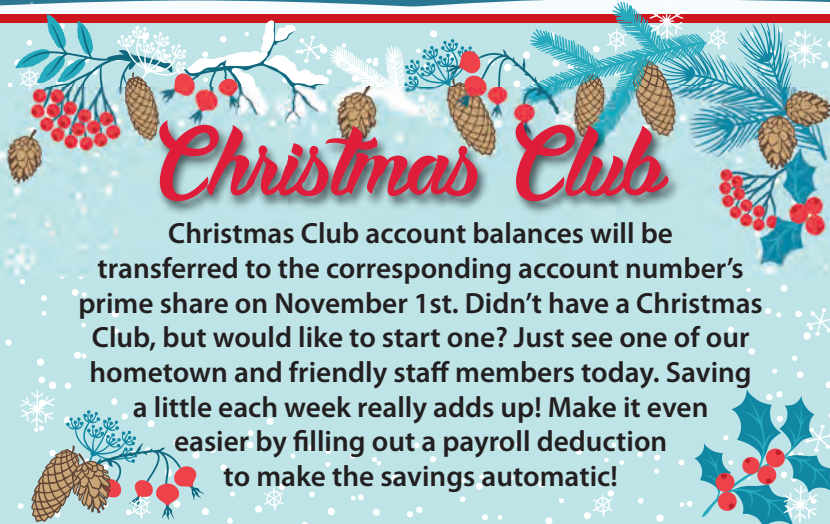
IN THIS EDITION:

- Christmas Loans & Christmas Club Info
- Scholarship Applications
- The SAFCU App is Ready
- SAFCU & Relay for Life

www.mi-safcu.org

Christmas Loans are Coming!

Even though you just got used to pumpkin spice, peppermint mocha is just around the corner...that's right, Christmas is coming! If that fills you with more anxiety than joy, remember that Christmas loans are coming too! Beginning November 1st through December 24th Christmas loans are available to our qualified members. Just call any of our branches to make an appointment or apply online at www.mi-safcu.org or on our brand new app and get that "Ho Ho Ho" ready to go, go, go!

Christmas Club

Christmas Club account balances will be transferred to the corresponding account number's prime share on November 1st. Didn't have a Christmas Club, but would like to start one? Just see one of our hometown and friendly staff members today. Saving a little each week really adds up! Make it even easier by filling out a payroll deduction to make the savings automatic!

Scholarship Applications



Each spring, SAFCU awards a \$1,000.00 scholarship to a worthy high school senior from Cheboygan Area High School, Inland Lakes High School, and Mackinaw City High School.

Students must be a SAFCU member by January 1, 2020 to apply. If your high school senior isn't a member yet, encourage them to open an account today! You'll be sending them off to college before you know it!

Get the SAFCU App!



It's here!!! Straits Area Federal Credit Union has an app! Now it's even easier to check your account status, transfer funds, make loan and credit card payments, use online Bill Pay or Pay Anyone, activate more stringent Debit Card/Visa Card controls, sign up for Card alerts, or even apply for a loan from your mobile device anywhere, anytime! Just go to the Google Play Store or the Apple App Store and download our new free app. (You will need to be activated for online banking and have logged in to access your account via the app.)

Once on the app you'll notice there's an exciting new feature: Remote Deposit Capture is now available!! Remote Deposit Capture allows you to deposit checks from anywhere using your mobile device. You must request access to this service from the app through the "Deposit Check" tab. If approved, your checks must be endorsed with your signature and the phrase "for mobile deposit only at Straits Area FCU." You then enter the dollar amount, snap a photo of the front and back of your check and hit "submit." These checks will be processed at 10:00 am and 4:00p.m. Monday through Friday. Check the "History" tab on the app to verify your submitted item was accepted.

It's so convenient! Home banking has never been easier! If you haven't tried it yet, there's no time like the present!

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

DIVIDEND RATES - REGULAR SHARE - 3rd 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%

Heading South for the Winter?

Take a few moments to ensure your statements and financial products follow you during your stay by filling out a temporary address change form with us. Keep in mind the Post Office DOES NOT FORWARD your Credit Union statements, 1099s, check orders, or card reissues. Stop in today, before you go away!

International Credit Union Day



Local Service. Global Reach.

International Credit Union Day is October 17th. Join us as we celebrate the global spirit of cooperation and empowerment along with the 56,000 credit unions around the world who provide life changing financial services to their members. All members who stop in on October 17th will receive a token of our appreciation for their membership, and will also be entered to win a \$100.00 Visa gift card, which will be awarded at each branch.

Purple, Purple, Purple!!!



What's all the purple for? Earlier this year, Straits Area Federal Credit Union joined forces with the American Cancer Society and Top of the Mitt Relay for Life to raise awareness and funds for cancer prevention and treatment by participating in the Paint the Town Purple campaign. Straits Area Credit Union was awarded the trophy for best decorated business. We are very honored to participate in this inspiring event.

Board Members Wanted

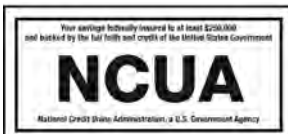
Do you have a financial or business background? Would you like to serve your community by helping SAFCU grow? We are currently accepting applications to serve on our Board of Directors. If you are interested, please stop by any of our branches for an application. Completed applications must be received by December 13, 2019 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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Website: www.mi-safcu.org

BRANCH OFFICE
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