



STRAIT TALK

VOLUME 12, ISSUE 1

MARCH 2020

CHEBOYGAN, MICHIGAN

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- Annual Meeting Well Attended
- April is National Credit Union Youth Month
- Walk for Warmth Raises Thousands
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www.mi-safcu.org

The 69th SAFCU Annual Meeting

Our 69th Annual Meeting of the Straits Area Federal Credit Union Membership was held on March 12, 2020. A brief business meeting was called to order at 7:00, following a delicious meal catered by Manzana's of Onaway. Over 400 members came out to share in the evening's fun and fellowship. Of course it wouldn't be the Annual Meeting without door prizes! The lucky winners were:

Children's Raffle:

- 25.00 - Matteo Cook • 25.00 - Quincy Schneider
- 25.00 - Olivia Brandau • 25.00 - Nevaeh Fay
- 25.00 - Elli Enos • 50.00 - Joyce Ormsbee
- 50.00 - Kacie Swiderek • 75.00 - Raines Fay
- 100.00 - Jenna Mollen

Adult's Raffle:

- 25.00 - Cheryl Ayotte • 25.00 - Scott Provo
- 25.00 - Tammy Ostwald • 25.00 - Scott Wright
- 25.00 - Bradley Vierra • 25.00 - Karen Spencer
- 25.00 - Nancy Barber • 25.00 - Sue Chevalier
- 50.00 - Wes Fay • 50.00 - Brian Scarbrough
- 50.00 - Carl Dahl • 50.00 - Steve Plaunt
- 100.00 - Cathy Howarth • 100.00 - Bob Ayotte
- 200.00 - Juni Campbell • 300.00 - Patty Wheelock

April is National Credit Union Youth Month!



This year's theme is **Money Magic - Share, spend and save at your credit union.** Any time is a great time to beef up your bottom line, but in April we focus on our youngest members. The earlier you start, the easier it is to get in (and stay in) the savings habit! During the month of April, any member under 18 who makes a deposit into their account will be entered to win a \$100.00 Visa gift card to be awarded at each branch. (They will also receive a gift for stopping in!) If your child doesn't have an account yet, there's no time like the present! **Start one today and let the magic begin!**

SKIP-A-PAYMENT!!

Winter can be long and hard on the soul, but it can also wear on the wallet as well. Wouldn't it be nice if your hometown and friendly credit union offered something to ease you into spring?

Skip-A-Payment is now here!

This is a new option available on auto, boat, recreational vehicle, and personal loans. There is a \$25.00 application fee per loan. This option will appear as a little "SP" icon next to any applicable loan. Just click on the icon, follow the prompts so the fee can be assessed, and it's that simple!

Skip-A-Payment can be used up to 8 times during the life of the loan, so if "Life Happens" more than once, Skip-A-Payment is there for you!

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

DIVIDEND RATES - REGULAR SHARE - 1st QUARTER 2020

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%



11th Annual Cheboygan County Walk for Warmth is a Wonderful Success!

The 11th annual Cheboygan County Walk for Warmth was February 21st. Straits Area Federal Credit Union donated \$2,500.00, and our generous members donated \$2,083.00. This brought our total donated to \$4,583.00 and earned us the trophy for most funds raised by a business.

Thank you so much for your generosity and for helping your friends and neighbors stay warm this winter!



Protect Your Pets

Chose a pet health plan to fit your needs

Here at Straits Area Federal Credit Union, if it's important to our members, it's important to us. That's why we are so proud to offer you insurance coverage for your furry four-footed family members from the nation's #1 choice pet insurance, Nationwide. Because of your membership at SAFCU, you qualify for a special group discount that makes peace-of-mind protection even more affordable. To enroll, visit **PetsNationwide.com**, or call 1-877-738-7874 for more information.



Another way to help our furry friends is by donating to the Cheboygan County Humane Society. During the month of April, we will be collecting pet food and supplies for our local Humane Society. Items most needed include dry pet food, paper towels, heavy duty trash bags, HE laundry detergent, white office paper, towels, and air fresheners. They even accept bottle return receipts, and Family Fare grocery receipts.



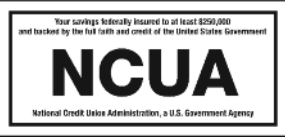
Drop off your donation at any of our branches today!



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.

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