



STRAIT TALK

VOLUME 15, ISSUE 4

DECEMBER 2023

CHEBOYGAN, MICHIGAN

IN THIS EDITION:

- Teacher Grants Awarded
- Annual Meeting: March 2024
- Celebrating CU Kind Day
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www.mi-safcu.org



Best Wishes for a Safe and Prosperous
New Year from the Board of Directors,
Management and Staff of
Straits Area Federal Credit Union!

The 73rd Annual Meeting of the Membership of Straits Area Federal Credit Union will be coming up in March! Watch our Facebook page for more details!

INTERNATIONAL CREDIT UNION DAY

International Credit Union Day is a day we celebrate the spirit of cooperation and community which unites Credit Unions all over the world. Each branch raffled a gift basket to one lucky member who stopped by and performed a transaction that day.

Our winners were:

- **Avis Deloy** in Cheboygan
- **Jay Robarge** in Indian River,
- **Michael Massey** in Mackinaw City

Congratulations!

Teacher Grants Awarded!

Each fall SAFCU awards grants of \$1000.00 to area teachers in our Northern Michigan communities.

This year's winners were:

- **Jordan Barrette**, Cheboygan East Elementary School
 - **Heather Lake**, Cheboygan Middle School
 - **Erica Trower**, Cornerstone Christian School
 - **Rebecca Agee**, Cornerstone Christian School
 - **Debra Russ**, Inland Lakes School
 - **Christy Beauchamp**, Mackinaw City School

Congratulations to all our winners!
Encourage your child's teacher to apply next year!!

(Follow us on Facebook for more details!)



Jordan Barrette



Debra Russ



Christy Beauchamp

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

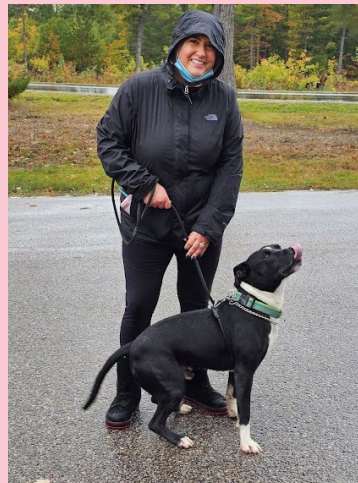
DIVIDEND RATES - REGULAR SHARE - 4th QUARTER 2023

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%



CU Kind Day was October 9th. We spent the day giving back to the communities we serve by volunteering our services at Bishop Baraga School, Cheboygan County Humane Society, Mackinaw City Heritage Trail, The Lord's Kitchen, and distributing food by partnering with the Cheboygan Salvation Army.

A good time was had by all, and we can't wait to do it all again next year!



2023 may be a thing of the past, but Tax Year 2023 is still going on until April 15, 2024. Check with your tax professional to see if a 2023 IRA contribution is right for you!



How Many Points Do You Have?

Every purchase made with your SAFCU Visa earns one point for each dollar spent. Are you using your points? They do expire after 5 years, so log into your online banking with us at www.mi-safcu.org or on the SAFCU app to see your status by clicking on the 3 dots to the right of the balance on your Visa then clicking on Straits Rewards!

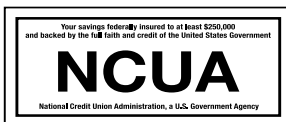
Check out your redemption options, including cash back or statement credit!



*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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