



STRAIT TALK

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CHEBOYGAN, MICHIGAN

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www.mi-safcu.org

Best Wishes for a Safe, Prosperous, and Happy New Year!



From the board, management, and staff of
Straits Area Federal Credit Union!



Teacher Grants Awarded!

Each fall, SAFCU awards grants of \$1,000.00 to some phenomenal teachers in our Northern Michigan communities.

This year's winners were:

- **Kerrie LaHaie** - East Elementary, Cheboygan
- **Madison McLean** - East Elementary
- **Alicia Powers** - Mackinaw City Schools
- **Payton Lupu** - Inland Lakes Elementary
- **Amanda Munger** - Mackinaw City Schools
- **Kayla Sova** - East Elementary

Congratulations to all our winners! Grant applications are available each summer, so encourage your child's teacher to apply!



Payton Lupu



Alicia Powers



Kerrie LaHaie



Amanda Munger



Madison McLean



Kayla Sova

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

DIVIDEND RATES - REGULAR SHARE - 4th QUARTER 2024

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%

Share Straits Winners

We always welcome new members, and membership referrals from existing members are the highest compliment we can earn. In October we had a membership referral event called Share Straits in which both the referring member, and the new, referred member could win a Visa gift card!

Our winners were Juanita Rogers who referred new member Benjamin Neering. Thanks, Juanita and Benjamin for making us your trusted financial partner!

Dress Down Fridays Pay Off!

All through the year, the staff and Straits Area Federal Credit Union pay \$1.00 to dress down each Friday. Our staff members each choose a charitable organization to receive those funds.

This year, we were able to support:

- The American Cancer Society
- The American Kidney Fund
- The American Sleep Apnea Association
- Breanna's Ride
- Cheboygan County Humane Society
- Cheboygan Habitat for Humanity
- Cheboygan Sports Boosters
- Chelsea's Closet
- Give Kids the World
- National Brain Tumor Society
- Neurofibromatosis Network
- Old Friends Senior Dog Sanctuary
- Women's Resource Center

The 74th Annual Meeting of the Membership of Straits Area Federal Credit Union is coming soon! Follow us on Facebook for more information!

Connecting Women in Business

In November, our own Nichole LeBlanc, along with Yuri Bishop from Alpena Alcona CU, Debbie Driscoll from First Community Bank, and Detective Lieutenant Andrew LaLonde presented a program on fraud prevention at the Cheboygan Area Chamber of Commerce's Connecting Women in Business Luncheon. They discussed different types of fraud that are affecting real people in our area and ways to protect yourself.



Connecting Women in Business Luncheon

Remember fraudsters are experts at tricking you into taking actions that are not in your best interest. Stop and think before taking immediate action when an unexpected notification presents itself!

And Grandpa was right, if it sounds too good to be true, it probably is!!

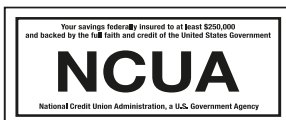
2024 has come to a close, but 2024 the tax year is still in force until April 15, 2025. Get those 2024 contributions in!



The Savings Keep Growing With Invest in America! Visit LoveMyCreditUnion.org for more details.

**Please refer any questions regarding your statement to:
Supervisory Committee at P.O. Box 426, Cheboygan, MI 49721**

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