

SCCU Offices will be
CLOSED from 12:00 PM - 3:00 PM
on **Friday, April 7th**, in
Observance of Good Friday.
Bay Mills office will be CLOSED all day.



April 2023 NEWS

In April, we celebrate National Credit Union Youth Month. This year's theme is "unleashing the power of saving at your credit union." Together we can encourage children to start saving for their financial future. We want to make saving fun and exciting as children learn what happens when they save their money. Start small and help your children start saving for something they want. Contact us to sign them up for their very own savings account!



SCCU will celebrate National Youth Month with the following:

- \$5 deposit into each new youth account* for the month of April. *Some terms and conditions apply.
- Every deposit made during the month of April, ages 0-17 will be entered into a drawing for a \$25 deposit to their savings account and chances to win other great prizes. *Visit soocoop.com/youthmonth, for more info!*

**APRIL IS
NATIONAL
CREDIT UNION
YOUTH MONTH!**

UNLEASH



COMING SOON: 24-HOUR CALL SUPPORT

We know that not everything in life happens during business hours. Beginning April 5th, Soo Co-op Credit Union will now offer 24-hour call support through our partnership with CO-OP Financial Services.

How does it work? CO-OP Financial Services will assist with member support during high call volumes and after hours. They will also provide support on weekends and holidays*, ensuring you can always reach us when you need support. [*Call support will not be available on Thanksgiving Day and Christmas Day.]

What number do I call? You will still call the same number you normally would; reach out to (906) 632-5300 for assistance any time.

Can I still reach an SCCU employee? Yes. *During business hours*, your calls will always ring to our team first. During periods of high call volume, calls to (906) 632-5300 may route to CO-OP Financial Services for additional support. If you prefer to speak directly with our team during high call volumes you can request to speak with an SCCU Team Member. *Outside of SCCU's hours of operation*, calls to (906) 632-5300 will route to CO-OP Financial Services for live member support. After hours, you can request to leave a message for an SCCU team member.

Are there any service limitations? Some requests cannot be completed by CO-OP Financial Services due to regulatory requirements or security restrictions; those requests will be routed back to the SCCU team.



Did You Know?

There's still time to make your 2022 IRA Contribution.

Make your contribution or open and fund a new IRA by April 15, 2023 to potentially reduce your tax liability.*

**Consult with a tax advisor about the impact of contributions based on your individual tax circumstances.*



Applying for a Mortgage Can Trigger a Landslide of Competing Offers

When a consumer applies for a mortgage, the inquiry that shows up on their credit report may trigger competing offers from other mortgage companies. A new alert from the Federal Trade Commission explains why consumers may benefit from the offers and, if they choose, how to stop them.

The FTC explains that unsolicited credit offers are "prescreened" or "preapproved." They are based on information in a credit report that suggests the consumer meets criteria set by the creditor. The alert notes that consumers can benefit from receiving these offers when they are shopping around for credit, and that prescreened offers can highlight other available products and make it easier to compare costs while consumers carefully check out the terms and conditions of any offers they are considering.

The alert details that consumers who do not want to receive these offers can stop many of them by calling 1-888-5-OPTOUT or visiting optoutprescreen.com. The FTC also recommends registering on the National Do Not Call Registry to stop many phone call solicitations.



PROTECT YOUR CARDS WITH REAL-TIME CONTROL

Guard against debit card fraud and misuse - in real time - via your smartphone

- Receive real-time card use notifications and spending limit alerts
- Turn cards off and back on with ease from your mobile device
- Control spending by setting limits to match your budget
- Restrict types of purchases made
- Use GPS to control transactions within a designated location

Access these features and more under Card Controls in the **Soo Co-op Mobile Banking App**



Now available in the Soo Co-op Mobile App



Eat, Earn, Enjoy!

Use your SCCU VISA Credit Card when dining out and receive **DOUBLE** the Reward Points!

Promotional period March 15, 2023 - June 30, 2023



MAIN OFFICE

4489 I-75 Business Spur
Sault Ste. Marie, MI 49783
Phone: 906.632.5300

Lobby Hours:

Mon-Fri 9:00 a.m.-5:00 p.m.

Drive-Thru Hours:

Mon-Fri 7:30 a.m.-6:00 p.m.
Sat 7:30 a.m.-1:00 p.m.

BINGHAM BRANCH

536 Bingham Ave.
Sault Ste. Marie, MI 49783
Phone: 906.632.5302

Lobby Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.

Drive-Thru Hours:

Mon - Fri 7:30 a.m. - 6:00 p.m.
Sat 7:30 a.m. - 1:00 p.m.

SCCU INSURANCE

536 Bingham Ave.
Sault Ste. Marie, MI 49783
Phone: 906.632.5317

Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.

KEWADIN BRANCH

Kewadin Hotel & Casino
2186 Shunk Rd
Sault Ste. Marie, MI 49783
Phone: 906.632.5360

Branch Hours:

Mon & Tues
10:00 a.m. - 3:00 p.m.

BRIMLEY BRANCH

6946 S. M-221
Brimley, MI 49715
Phone: 906.632.5309

Lobby Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.

Drive-Thru Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.

BAY MILLS BRANCH

Bay Mills Community College
12214 W. Lakeshore Dr.
Brimley, MI 49715
Phone: 906.632.5358

Branch Hours:

Mon, Thurs, Fri
10:00 a.m. - 3:00 p.m.

KINROSS BRANCH

4932 W. Curtis
Kincheloe, MI 49788
Phone: 906.632.5308

Lobby Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.

Drive-Thru Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.

CEDARVILLE BRANCH

90 Beach St.
Cedarville, MI 49719
Phone: 906.484.2073

Lobby Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.
Closed for lunch 1 p.m. to 1:30 p.m.

Drive-Thru Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.
Closed for lunch 1 p.m. to 1:30 p.m.

MORTGAGE CENTER

4489 I-75 Business Spur
Sault Ste. Marie, MI 49783
Phone: 906.632.5370

KEEP YOUR MIND ON YOUR NEXT ADVENTURE

We'll Cover the Rest.

SOO SCCU
Insurance Agency

A Subsidiary of Soo Co-op Credit Union

CALL OR TEXT 906.632.5317
536 BINGHAM AVE. SAULT STE. MARIE, MI

Now Accepting Nick Gerrish Scholarship Applications!

SCCU is offering educational scholarships for the 2023-2024 academic year. Three (3) scholarships will be awarded in the amount of \$2,500.00 each and one (1) scholarship will be awarded in the amount of 1,500.00 to a Bay Mills Community College student.

Apply online at soocoop.com/NGS,
deadline to apply is June, 1, 2023.



Contact the Member Education Dept.
at (906) 632-5887 for any questions!

IMPORTANT NUMBERS

Main Number	906.632.5300
Toll-Free	866.632.6819
Wire Transfers	906.632.5371
Online Banking	906.632.5374
Credit Cards/Debit Cards	906.632.5375
Loan Dept.	906.632.5373
Mortgage Center	906.632.5370
Member Solutions	906.632.5372
SpeedyLine 24 Hr Telephone Access	888.632.3503
Visa Balance 24 Hr Account Balance	800.828.3901
Report Lost or Stolen Visa	800.325.3678
Change PIN Visa Credit Card	866.297.3408
MasterCard Debit Card Activation	866.762.0558
Lost or Stolen MasterCard (US)	888.241.2510
Calling from outside the U.S.	909.941.1398

