

Happy New Year!

**All SCCU Branch Offices
will be CLOSED on,
Monday, January 15, 2024.**

**Regular business hours will resume on,
Tuesday, January 16th.**



January 2024 NEWS

Upgraded Digital Banking Experience on the Horizon!

With our upcoming Online Banking and Mobile App platform launch, prepare for an enhanced digital banking journey. Experience a faster, simpler, and more user-friendly interface, fortified with advanced security measures, enriched account capabilities, personalized controls and dashboards, and much more. Save the date for the exciting release on MARCH 12, 2024. Stay tuned for additional details as we strive to deliver the ultimate digital banking experience both now and in the future!

Some of the new or improved features include:

- Forgot Password functionality on Mobile and Web clients!
- The ability to change password on Mobile and Web clients!
- The ability to create secondary shares without having to come into our branches!
- The ability to apply for loans thru the Mobile and Web clients!
- Updated 2FA (2 Factor Authentication) methods!
- A streamlined experience that will let members who only want to use their mobile devices do everything that a computer based user can do!



Rest assured, your account number, routing number, checks, bill pay-payees, and Debit/Credit Cards will remain unchanged. While the core elements stay the same, anticipate a refreshed look and feel to elevate your online and mobile experience.

**Whether you're across town or traveling far
from home you have access to 30,000 surcharge
free ATMs and over 5,000 branch locations.**



Just look for the logo!
www.co-opcreditunions.org/locator

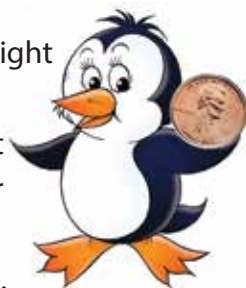
Did You Know?

SCCU offers instant-issue debit cards. You no longer have to wait 7-10-days for a new card to arrive in the mail. Cards are issued on the spot at our Main & Bingham Branches.



Youth Accounts at SCCU

It's never too late to start your child on the right financial path by introducing them to the importance of saving. Opening an account at SCCU is simple, stop in to any one of our branch locations, with a parent, social security number, and ID or birth certificate.



5 Ways to Make Money Resolutions That Stick

1. Make a Road Map: Set a Goal

Goal setting gives you direction. You can decide on your destination and make a plan to get there. Not only is goal setting found to be linked to higher achievement and self confidence, but writing down your goal can also make you more likely to succeed.

2. Be Specific About What You Want, and Why You Want It

When it comes to your money and your financial situation, set aside some time to reflect on what you really want to accomplish – and be specific. Visualizing a dollar amount can lead to success, whether it is a specific figure to save, pay off, or earn in the year ahead. Keep that figure alive by writing it down or tracking it in an app.

3. Be Positive and Realistic

Goals can challenge you and help you grow into a new future. Choosing a goal that is attainable is an important part of success. Choose a clear goal – with a positive outcome - “In five years, I will be debt free. I will pay off my entire debt of \$12,000 so that I can focus on enjoying my family.” Be sure it’s a realistic goal based on your specific situation.

4. Keep and Celebrate Milestones

Tracking progress on an app, spread-sheet, or a simple notebook helps you see your future getting closer. Break your goal into smaller mile-stones. A mini-resolution might be to pay off one credit card. Making smaller changes over time is often easier than trying to make a massive change all at once. Celebrate your success along the way. Celebrating wins actually “trains your brain” by reinforcing your new habits!

5. Make (and Work) the Plan

Money resolutions often go by the wayside if they serve as a goal without a plan. Keep it simple. The plan might define how much you will spend toward your goal, how often you’ll make deposits on it, and the method you’ll use to transfer money toward your goal. For instance, automating monthly payments or savings goals is proven to help people stick with money resolutions. Choose one habit to change at a time.



Get started on the path to being debt-free today by calling 877-337-3399 or visiting them online.

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



OFFERING, INDIVIDUAL & FAMILY HEALTH INSURANCE

We are here to protect you from whatever life might bring. Our agents are experienced and ready to work with you to understand your needs and to best insure you and your family.

Give us a call at, 906-632-5317, TTY 711
sccuinsuranceagency@soocoop.com

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

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

