



All offices will be **CLOSED** on Thursday, November 23, 2023, in observance of Thanksgiving.

Regular business hours will resume Friday, November 24, 2023.



CREDIT UNION

November 2023 NEWS

HOLIDAY SKIP-A-PAY IS HERE!

Enjoy the holidays to the fullest with some extra cash in your pocket! Our Holiday Skip-A-Payment program is here to spread some festive cheer. Don't stress about that upcoming loan payment – you can defer it until the payment, giving you the freedom to celebrate the season with peace of mind.

Contact us today at soocoop.com to learn more & give yourself the gift of financial flexibility this holiday season!



WHEN IT COMES TO MEDICARE YOU HAVE OPTIONS!
MEDICARE
 ANNUAL ENROLLMENT PERIOD
OCTOBER 15TH - DECEMBER 7TH



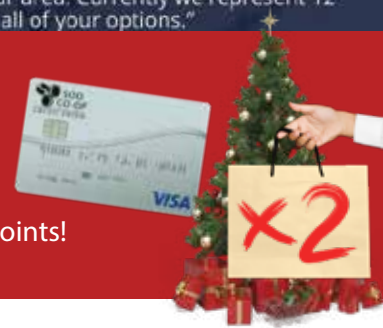
Heidi Kinnear
 Licensed Sales Agent
 Phone/Text: 906.632.5317 (TTY: 711)
sccuinsurance.com
sccuinsuranceagency@soocoop.com
 536 Bingham Ave, Sault Ste. Marie, MI 49783



"We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Currently we represent 12 organizations which offer 59 plans. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options."

Earn DOUBLE Reward Points

Holiday Shopping purchases made from Nov.15, 2023 - Dec. 31, 2023 earn 2X the points! When you shop at your favorite online marketplace or in-store this season make sure you use your Soo Co-op Credit Union VISA Credit Card. Every dollar you spend earns you double points!



Looking forward to the Holidays? Fraudsters are too!

Fraudsters are looking forward to your online shopping & stealing your info. Here are a few tips to help protect yourself this Holiday Season:

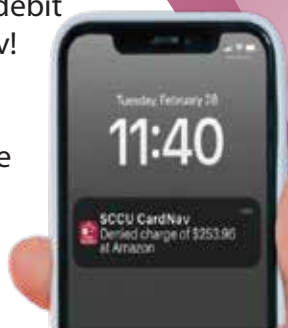
- Go directly to the retailers website rather than going through social media ads.
- Don't open attachments with special offers. The offer should be in the email and you should be able to see it right away.
- Avoid entering card information on web forms. (could be malware installed).
- Ensure computers, laptops, and mobile devices are protected with antivirus, anti-spyware, and a firewall.
- Review and monitor your accounts daily and report any discrepancies
- Sign up for Online Banking and or Mobile Banking to monitor your accounts 24/7.
- Sign up for transaction alerts to monitor your accounts such as SCCU's CardNav.



Did you Know?

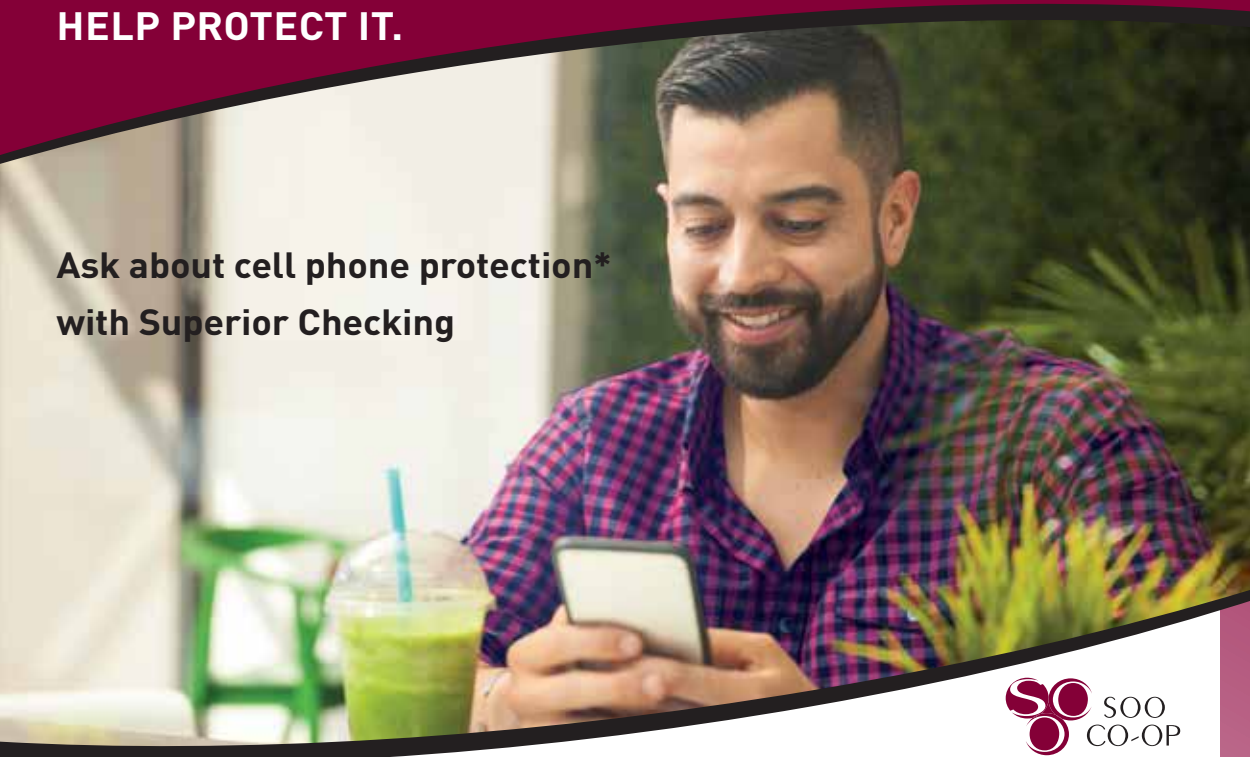
You can add another level of security to your SCCU debit cards by using CardNav!

CardNav is available in your Soo Co-op mobile banking app, located under card controls!



GOT A PHONE? HELP PROTECT IT.

Ask about cell phone protection*
with Superior Checking



*Terms and conditions apply.



Dealing with Debt? You're Not Alone!

At Soo Co-op Credit Union, we're more than just a credit union - we're a partner for your lifelong financial journey. With almost 80% of Americans dealing with debt, effective debt management is a critical component of meeting your financial goals.

Through our partnership with GreenPath Financial Wellness, we are able to provide our members with free, personalized financial coaching. And if you have credit card debt or high interest rates, GreenPath's debt management services offer a convenient way to pay off your entire debt faster-while also saving money on interest and fees.

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

DECK THE WALLET'S THIS HOLIDAY SEASON

With an Easy and Convenient
VISA GIFT CARD

Gift Cards available
for purchase at all Branches.



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

