

## Upgraded Digital Banking Experience Coming this Month!

Get ready for a revolutionary digital banking experience! Our upcoming Online Banking and Mobile App platform launch on **March 12, 2024**, promises a seamlessly enhanced journey. Brace yourself for a quicker, simpler, and more user-friendly interface, fortified with state-of-the-art security measures. Enjoy enriched account capabilities, personalized controls, dashboards, and a host of exciting features. Mark your calendar for this exciting release as we usher in a new era of modern, secure, and personalized digital banking.

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!



## March 2024 NEWS



**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.**

## ***Tax season is in full swing, we remind members to be aware of IRS Scams. Signs of tax scams along with actions taxpayers can take if they receive a scam call.***

### **The IRS will never:**

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer.
- Threaten to immediately bring in local police or other law enforcement to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed.
- Call unexpectedly about a tax refund.



### ***Taxpayers who receive these phone calls should:***

- Record the number and hang up the phone immediately.
  - Report the call to TIGTA using their IRS Impersonation Scam Reporting form or by calling 800-366-4484.
  - Report the number to phishing@irs.gov and be sure to put "IRS Phone Scam" in the subject line.

## Did You Know?

SCCU offers Travel Notifications. This notice will allow your credit card to work without interruption when traveling. Without a travel notification, you may find your credit card blocked by our anti-fraud system.



Learn more at, [soocoop.com/travelnotification](http://soocoop.com/travelnotification).

## ***Dealing with Debt? You're Just in Luck, You're Not Alone!***

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. If you have credit card debt or high interest rate loans, 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 by calling 877-337-3399 or visiting online at, [greenpath.com](http://greenpath.com)**



## Youth Accounts at Soo Co-op Credit Union

Embarking on a journey to financial literacy with your child is a timeless endeavor. Start paving the way to a secure future by teaching them the value of saving early on. At SCCU, the process is easy – visit any branch with your child, bring a parent, social security number, and ID or birth certificate to open their account. Secure their financial foundation today!



### Now Accepting Nick Gerrish Scholarship Applications!

SCCU is offering educational scholarships for the 2024-2025 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.

#### Applicants must meet ALL of the following criteria:

- Students must be a member in good standing of Soo Co-op Credit Union.  
Note: You must be a primary member or a dependent of a member for at least two years.
- The student must be enrolled or will be enrolled as a full-time student, in an accredited college, university, or trade school.
- The student must maintain a minimum GPA of 2.75.
- Students must attend college, university, or trade school during the school year listed on the scholarship application.
- Applicants must submit an essay on the following topic: "My Goals, My Dreams, and How I Plan to Achieve Them". Essays are limited to 300 words.
- Students who have previously received a Nick Gerrish Scholarship may re-apply.

Questions? Contact the Member Education Department at (906) 632-5887.

Apply online at [soocoop.com/NGS](http://soocoop.com/NGS), deadline to apply is June, 1, 2024.



### Shared Branching, we have you covered!

Traveling for Spring Break? Need to access your SCCU account? No Worries! Shared Branching has thousands of locations to perform your financial transactions. Find a shared branch or surcharge free ATM right now at [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator) or call 1-888-SITE-CO-OP.

More than 5,000 Shared Branches Worldwide!



### 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](mailto: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

