

SCCU News
June 2018

Online Banking



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Our offices will be closed Wednesday, July 4th in observance of Independence Day. Regular business hours will resume on Thursday, July 5th.



Coming Soon... New and Improved Online Banking!

We are excited to announce that on June 4, 2018, we will launch a new and improved Online Banking system with new features and enhanced functionality. This Online Banking experience will deliver the power and convenience you need to manage your money more quickly, easily, and securely than ever before.

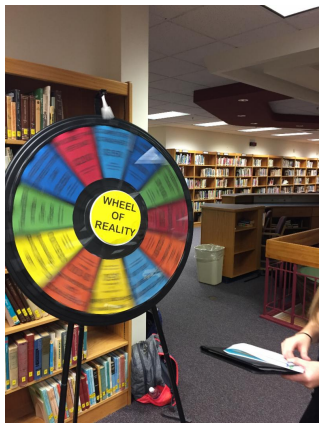
Summer Splash Loan Special!

Need extra cash for Home Improvements, Summer Vacation or a Kayak? Apply today and start making the most of your Summer!

Borrow from \$1,000 - \$3,500 with rates as low as 4.95%APR* for up to 36 months



*Annual Percentage Rate. The base rate is the advertised rate and can vary based on creditworthiness. Rate is subject to change at anytime without notice. Estimated monthly payment on a 36 month loan at 4.95% equals \$32.09 per \$1,000 borrowed. Loan may not be combined with current SCCU loans. For more information on financing options, please contact SCCU at 1-866-632-6819. SCCU is an Equal Opportunity Lender.



It's Reality!

For most adults, the reality of managing expenses can be a challenge. For high school students, this "reality" is not far away, but many have yet to experience what it will be like. SCCU works to help high school students see what they will face in the future by sponsoring a Financial Reality Fair. Students in the EUP were able to glimpse into their future by attending a Financial Reality Fair at their school earlier this spring. Students from Sault Area High School, the Career Center and Pickford High School all participated in this event at Sault High School last month. This is the eighth Financial Reality Fair for students. Since 2011 Soo Co-op Credit Union has had over 1,900 students attend the Financial Reality Fair.

The Financial Reality Fair gives students the opportunity to experience "real-life" finances based on their chosen profession. During the Reality Fair, students visit expense tables to spend their "hard earned money" on real-life choices, such as housing, transportation, food, and utilities. They are tempted along the way with nonessential expenses including pet ownership, concert tickets and vacations. Students also step up to spin the "Wheel of Reality," which increases or decreases their cash flow and simulates unexpected events and expenses that occur in day-to-day life. After students visit all of the expense tables, they balance their budgets to see if they made the right choices to successfully live on their own. Students then meet with volunteer financial counselors who will determine how well they managed their budget and give suggestions. In the end, students walk away with an awareness of the financial challenges they will face and the experience of maintaining a lifestyle based on a budget.

"It is amazing to watch how students begin to recognize the importance of budgeting and saving, and the 'aha' moments they have when they realize they don't have enough to live the life-style they think they are going to have as adults," said Mary Lynch, Marketing Director for Soo Co-op Credit Union. Kathy Welton Career Readiness Teacher, Sault High School and Career Center said, "Reality Fair is a mind-blowing way for the students to learn "all" the money necessary to live on their own. All of my students enjoy the fair and walked away with a better understanding of "reality". Most of their comments are similar to..."Wow, I never knew how expensive things were...Wow, I never knew how many things we had to pay for, just to live."



Need The Perfect Gift?

**SCCU has just what you're looking for
Easy, Convenient Visa Gift Cards!**

Always dreamed about a special home for your family?

Our credit union can help make that dream a reality with competitive home mortgage rates that can put your dream home within reach. Whether financing or refinancing, we want to help you with your home ownership goals.



NMLS #541253



Soo Co-op Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- Get a **\$100** cash reward for each new line you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, www.socoop.com or www.LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Soo Co-op Credit Union.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



Protect your cards with real-time control.



Are you using SCCU's CardNav App?

CardNav is a great way for members to keep their accounts safe from Fraud.

- You control when and where your debit card is used 24/7.
- Receive near-real-time notifications to alert you of any unauthorized transactions
- Secure your accounts by locking your debit card when not in use and unlocking for use
- Set geographic restrictions where your debit card can/can't be used.

- Restrict transactions based on the dollar amount

For more information go to <https://www.soocoop.com/cardnav>



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