

# April is National Credit Union Youth Month!

It's National Credit Union Youth Month, and this year's theme is "Wild about Saving at your credit union."

As parents and grandparents, we have a fantastic opportunity to instill good financial habits in our kids from a young age. Together, let's make saving fun and exciting for them! Whether it's setting aside money for a toy, a gadget, or even a future dream, starting small can lead to big rewards down the road.

By helping your children open their very own savings account, they'll not only see their money grow but also learn valuable lessons about financial responsibility. Plus, having their own savings can empower them to make smart choices about their money and plan for the things they need or want in the future.

So why wait? Reach out to us today to sign up your kiddo for their own savings account. Let's embark on this savings journey together and watch as their financial confidence grows along with their savings!

## SCCU will celebrate National Youth Month with the following:

- SCCU will deposit \$5 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 and chances to win other great prizes.

Visit [soocoop.com/youthmonth](http://soocoop.com/youthmonth), for more information today!



## April 2024 NEWS

## Get PAID to learn with Zogo

As part of our commitment to your financial well-being, SCCU has partnered with Zogo, a mobile app that teaches you financial literacy, and rewards you for doing so!

### How the app works:

- Users have access to over 800 bite-sized educational modules that meet all the national standards for financial literacy
- Users begin each module by learning 5 concepts before taking a 5 question quiz
- The user earns points - in the form of pineapples - for completing each educational module
- Users can exchange their pineapples for gift cards
- Members will receive access to the Zogo platform at no cost.

Download for FREE today! [soocoop.com/zogo](http://soocoop.com/zogo)



### SCCU offers Cell Phone Protection through Superior Checking?

Your Superior Checking account puts cell phone protection<sup>2</sup> in your back pocket.

A damaged or stolen phone can shut down important communications between family, friends, and colleagues. Get reconnected fast with up to \$600 of replacement or repair costs for up to four phones listed on your cell phone bill paid through your Superior Checking account.



2 Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit.

### When are foreign transaction fees charged?

Credit card networks flag transactions as "foreign" if, at any point, the transactions pass through a foreign bank. You don't have to be located outside the U.S. at the time of purchase. Some purchases, such as online purchases from foreign merchants shown in foreign currency, will incur foreign transactions fees. Even if your transaction is executed in USD, it may incur a Foreign transaction fee if it's routed through a foreign bank.

#### You could be charged a foreign transaction fee if:

- A purchase occurs from a merchant located outside the U.S.
- A purchase is in a foreign currency
- A purchase is routed through a foreign bank (even when it's charged in U.S. dollars)

Keep in mind that even if a purchase appears to be charged in U.S. dollars, this doesn't mean it won't incur a foreign transaction fee. Some countries, such as Panama and Ecuador, use the U.S. dollar as their currency. The Foreign transaction fee is charged by the credit card network (Visa or Mastercard, for example). Visa and Mastercard both charge a fee of 1%.



The Checking that gives you more!



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Roadside Assistance



Credit Score Monitoring



Cell Phone Protection

...and SO much More, find out today at [www.soocoop.com](http://www.soocoop.com)!

### 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