

HAPPY NEW YEAR!
All Offices will be CLOSED
on January 19, 2026,
for Employee Training.

Regular business hours will resume
on Tuesday, January 20, 2026.

 **SOO**
CO-OP
CREDIT UNION
January 2026
NEWS

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
1-877-337-3399 or visiting them online at greenpath.com.

Did you Know?

At Soo Co-op Credit Union,
we proudly offer:

- **College scholarships**
- **Free financial education**
for all local schools
- **Free financial counseling** to
guide you every step of the way
- **Free community education**
presentations

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5,000 branch locations.*



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



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We are here to protect you from whatever life might bring. If your asset is worth having, it's worth protecting. Our agents are experienced and ready to work with you to understand your needs and to best insure you and your family.

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906.632.5317(TTY: 711)

sccuinsuranceagency@soocoop.com



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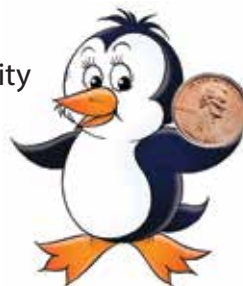
SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE

IMPORTANT NUMBERS

Main Number	906.632.5300
Toll-Free	866.632.6819
Wire Transfers	906.632.5358
Digital Banking/Bill Pay	906.632.5304
Credit Cards/Debit Cards	906.632.5371
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

Youth Accounts at Soo Co-op!

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.



MAIN OFFICE

4489 I-75 Business Spur
Sault Ste. Marie, MI 49783
Phone: 906.632.5300

Lobby Hours:

MON-FRI 9AM-5PM

Drive-Thru Hours:

MON-FRI 7:30AM-6PM
SAT 7:30AM-1PM

BINGHAM BRANCH

536 Bingham Ave.
Sault Ste. Marie, MI 49783
Phone: 906.632.5302

Lobby Hours:

MON - FRI 9:00AM - 5PM

Drive-Thru Hours:

MON- FRI 7:30AM- 6PM
SAT 7:30AM - 1PM

SCCU INSURANCE

536 Bingham Ave.
Sault Ste. Marie, MI 49783

Hours:

MON-FRI 9AM-5PM

KEWADIN BRANCH

Kewadin Hotel & Casino
2186 Shunk Rd
Sault Ste. Marie, MI 49783
Phone: 906.632.5360

Branch Hours:

MON & TUES
10AM-3PM

BRIMLEY BRANCH

6946 S. M-221
Brimley, MI 49715
Phone: 906.632.5309

Lobby Hours:

MON-FRI 9AM- 5PM

Drive-Thru Hours:

MON-FRI 9AM-5PM

KINROSS BRANCH

4932 W. Curtis
Kincheloe, MI 49788
Phone: 906.632.5308

Lobby Hours:

MON - FRI 9AM- 5PM

Drive-Thru Hours:

MON - FRI 9AM- 5PM

CEDARVILLE BRANCH

90 Beach St.
Cedarville, MI 49719
Phone: 906.484.2073

Lobby Hours:

MON - FRI 9AM - 5PM

Closed for lunch 1PM to 1:30PM

Drive-Thru Hours:

MON - FRI 9AM - 5PM

Closed for lunch 1PM to 1:30PM

MORTGAGE CENTER

4489 I-75 Business Spur
Sault Ste. Marie, MI 49783
Phone: 906.632.5370

MON - FRI 9AM - 5PM

Available to take calls at 8AM

