



All offices will be **CLOSED** on
Thursday, November 27, 2025,
in observance of Thanksgiving.

Regular business hours will resume
Friday, November 28, 2025.



CREDIT UNION

**November 2025
NEWS**

HOLIDAY SKIP-A-PAY IS BACK!

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 www.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



SCCU

Insurance Agency

A Subsidiary of Soo Co-op Credit Union

"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, 2025 - Dec. 26, 2025 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?

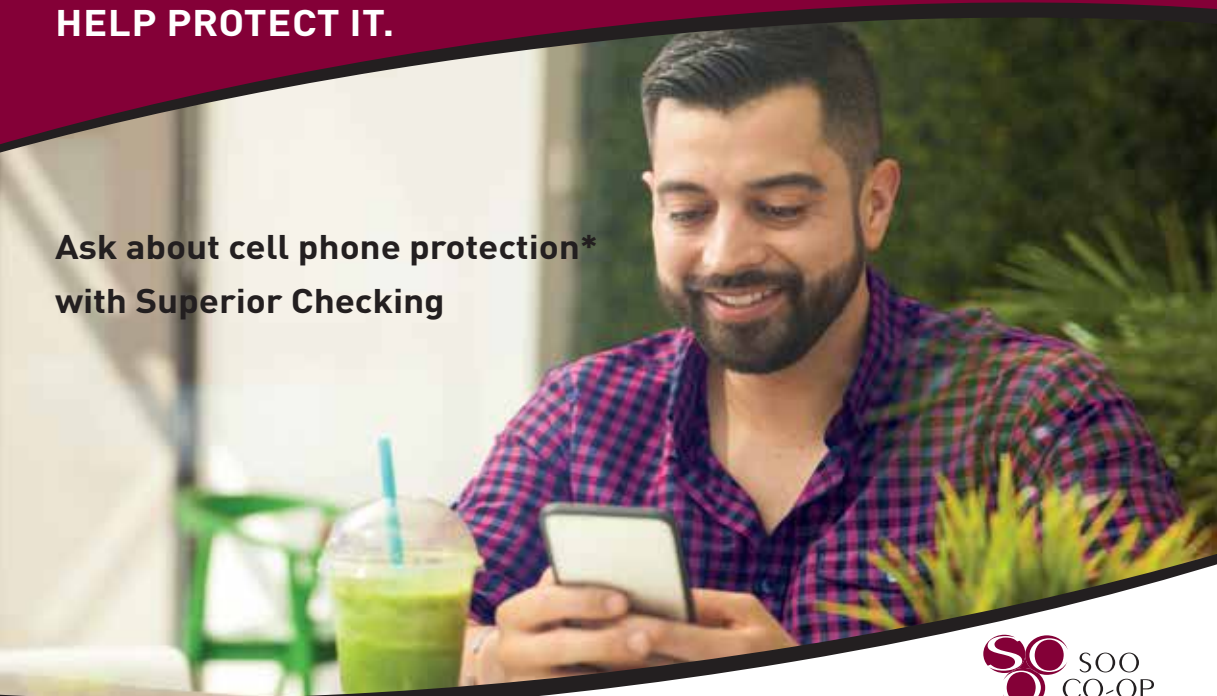
You can add another level of security to your SCCU debit cards by using CardNav!

CardNav is available in your Soo Co-op mobile banking app, located in the menu!



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	906.632.5358
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

Deck the wallets 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 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