

**All SCCU Offices & The SCCU Insurance Agency will be
CLOSED on October 13, 2025, for Employee Training.**

**Regular Business hours will resume on
Tuesday, October 14, 2025.**



September 2025 NEWS

Essential financial protection on your vehicle loan that helps you drive with confidence.

Don't let a total loss become a financial loss, learn more about GAP.

If your vehicle is deemed a total loss due to an accident or theft, you may wind up owing more on your loan that your auto insurance will cover. GAP may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss.

Essential financial protection on your vehicle loan that helps you drive with confidence. Talk to Soo Co-op Credit Union today about how we can help protect you from sudden out of-pocket expenses with GAP.



GAP is not insurance; it is an optional debt cancellation product. GAP will not affect your application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP Fee to the amount financed under your contract will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid. **GAP purchased from state-chartered credit unions in FL, GA, IA, IN, UT, VT, and WI** may be with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you purchase a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee. **GAP purchased from state-chartered credit unions in CO, MO or SC** may be canceled at any time during the loan and receive a refund of the unearned fee.

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GAP-3415621.3-0124-0226



Nick Gerrish Scholarship Winners

Congratulations to Denvy McCord, Delaney Stec, and Sydney Hubbard, who each received \$2,500, and to Desiree Bumstead, recipient of the \$1,500 Bay Mills Community College Scholarship.

Since 1986, SCCU has awarded over \$271,000 to student members.

Did you Know?

There's no better way to teach children the value of saving than by helping them open their very own savings account. At SCCU, we make it easy and fun for kids to learn important money skills that will benefit them for years to come.

Whether it's saving birthday money, allowance, or those first paychecks, having their own account helps kids set goals, track progress, and build financial confidence.

Help your child take their first step toward financial responsibility today.
Learn more at soocoop.com.



Going to College? We have a branch there too!

At any Shared Branching location you can:

- Get a copy of your account history - Cash Checks
- Make loan payments - Withdraw money
- Transfer funds - Make deposits
- ... and much more

More than 5,000 Shared Branches
Worldwide!

<http://sharedbranching.org>





**KEEP YOUR MIND ON
YOUR NEXT ADVENTURE**
We'll Cover the Rest.



A Subsidiary of Soo Co-op Credit Union

CALL OR TEXT 906.632.5317
536 BINGHAM AVE. SAULT STE. MARIE, MI



SUPERIOR CASH

Life's surprises shouldn't leave you stranded. Whether it's unexpected bills, a dream vacation, educational expenses, or sudden car repairs, our Superior Cash loan from Soo Co-op Credit Union is here to support you! Applying is quick and effortless, giving you access to the funds you need in under 60 seconds with no credit checks required.

- Loan amounts available from \$200 to \$2,500
- Must be 18 years old and a member for at least 3 months
- Quick and easy online application with instant approval, available 24/7
- Immediate cash deposit in your account upon approval
- Fees and repayment terms vary based on the loan amount

For more information visit us at soocoop.com/superiorcash.



MAKE YOUR
Dream Home

YOUR Home, with a Mortgage from SCCU!

OUR COMMUNITY, YOUR MORTGAGE TEAM
www.soocoop.com/mortgages



NMLS #541253
NCUA INSURED
EQUAL HOUSING OPPORTUNITY

IMPORTANT NUMBERS

Main Number	906.632.5300
Toll-Free	866.632.6819
Wire Transfers	906.632.5358
Online Banking	906.632.5371
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



Love My Credit Union®
rewards

trust&will
Easy. Affordable. Secure.
Members Save 20%
on any online estate plan

SCAN QR CODE TO GET STARTED
OR VISIT
lovemycreditunion.org



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