

All of our offices will be **CLOSED** on
Thursday, November 25, 2021 in
observance of Thanksgiving.

Regular business hours will resume
Friday, November 26, 2021.

Happy
Thanks
giving!!

SOO SOO
CO-OP
CREDIT UNION

**November 2021
NEWS**

Earn **Triple THE Reward Points**

this *Black Friday and Cyber Monday* when
using your SCCU VISA Credit Card.

**Make it even easier, by uploading your
SCCU VISA to your mobile wallet.
Now you can TAP & GO when shopping!**

**BLACK
FRIDAY**

3X



Offer valid from November 25th - November 29th

**HOLIDAY
SKIP-A-PAY
IS BACK!**



Now you can enjoy the up coming holidays to the fullest
with some extra cash in your pocket. Our Holiday
Skip-A-Payment Program allows you to defer your next
loan payment until the end of the term.

For more information visit our website at,
www.soocoop.com or stop by any of our branches!

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%.

Did you Know?

Visa Purchase Alerts sends you real-time text or email alerts when you pay with your SCCU Visa!



**Find out more when you visit,
www.soocoop.com/visapurchasealerts**

SLEIGH *This Holiday Season*



**Rates as low as
2.99%
APR as low as
4.470%**

**Borrow \$1,000 to \$5,000
up to 12 months**

*Apply Online at,
www.soocoop.com*

*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 12 month loan at 2.99% Annual Percentage Rate equals \$84.69 per \$1,000 borrowed. Loan may not be combined with current SCCU loans. For more information on financing options, contact SCCU at 1-866-632-6819. SCCU is an Equal Opportunity Lender.

Looking forward to the Holidays? Fraudsters are too!

The Fraudsters are looking forward to your online shopping and stealing your information. Here are a few tips to help protect yourself this Holiday Season:

- Go directly to the retailers website rather than going through social media advertisements.
- 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 home computers, laptops, and mobile devices are protected with antivirus, anti-spyware, and a firewall.
- Review and monitor your accounts daily and report any discrepancies immediately.
- Sign up for Online Banking and or Mobile Banking to monitor your accounts 24/7.
- Sign up for transaction alerts to monitor your accounts.



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 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.

Drive-Thru Hours:

Mon - Fri 9:00 a.m. - 5:00 p.m.

MORTGAGE CENTER

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

Comparing Medicare options for 2022? I can Help!

**Open enrollment runs from
October 15, 2021 to December 7, 2021.**

Heidi Kinnear,
Licensed Sales Agent
906-632-5317, TTY 711
sccuinsuranceagency@scooop.com

Contact me today!



A Subsidiary of Soo Co-op Credit Union

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

DECK THE WALLETS THIS HOLIDAY SEASON

With an Easy and Convenient
VISA GIFT CARD

Gift Cards available
for purchase at all Branches.

