

All SCCU Offices & The SCCU Insurance Agency will be CLOSED on October 9, 2023, for Employee Training.

Regular Business hours will resume on Tuesday, October 10, 2023.



September 2023 NEWS

Guaranteed Asset Protection (GAP)

Essential protection for your vehicle loan - and your finances.

If your vehicle is deemed a total loss due to an accident or theft, there can be a significant gap between what you owe on your loan and what your auto insurance will cover. Guaranteed Asset Protection may help make up the difference.

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 Guaranteed Asset Protection.

Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP) is optional and will not affect your loan 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 your loan amount 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 purchase from state chartered credit unions in FL, GA, IA, 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 choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee.

GAP purchase 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.

GAP purchase from state chartered credit unions in IN may be without a refund provision. If the credit union offers a refund provision, you may cancel at any time during the loan and receive a refund of the unearned fee.

GAP-3415621.2-0522-0624 CUNA Mutual Group ©2022, All Rights Reserved.

On My Way Accounts (Ages 18-24)

Heading off to college or entering the work force are both exciting and nerve wracking for young adults and their parents. Your young adult will soon be making many decisions on their own, including how to manage their money. To help ease the stress, SCCU offers On My Way Accounts for young adults ages 18 to 24.

Start today! www.soocoop.com/youth.



Did you Know



You can add your SCCU Debit/Credit Cards to your phone's Digital Wallet to pay quickly & securely online and in stores. Start using your Digital Wallet (Apple Pay, Google Pay or Samsung Pay) for a fast, easy, no-touch way to pay.



Accidents Happen

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. Today 96% of American adults own a cell phone – and 81% use smartphones.¹ For many, these devices are a key entry point to the online world.

This is why Soo Co-op Credit Union offers Superior Checking, which includes Cellular Telephone Protection² along with financial features like Online and mobile digital banking with Bill Pay and Mobile Deposit. You can receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. or abroad (maximum of two claims per twelve month period.) Covers up to four phones on your cellular telephone bill paid through your checking account.

To learn more about everything Superior Checking has to offer, visit www.soocoop.com or your local branch.

¹ Source: Pew Research Center, Survey conducted Jan. 8 to Feb. 7, 2019, Mobile Fact Sheet, June 12, 2019

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.

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



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>



A Subsidiary of Soo Co-op Credit Union

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 today for a Free quote!

Heidi Kinnear - Licensed Sales Agent

906.632.5317(TTY: 711)

sccuinsuranceagency@soocoop.com

Auto - Home - Mobile Home - Manufactured - Condo - Renters - Rental
Motorcycle - RV - Boat - ATV - Snowmobiles - Umbrella - Life - Medicare Plans

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



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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
Phone: 906.632.5317

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

