

# Settlers

## FEDERAL CREDIT UNION



JANUARY 2017

### ANNUAL MEETING

The Settlers Federal Credit Union's 84th Annual Meeting will be held February 1, 2017 at Twilly's in Bruce Crossing, MI. Meeting will begin at 6:00 p.m. with a light supper following.



### Settlers Federal Credit Union Mailing Address

P.O. Box 260  
Bruce Crossing, MI 49912

### MAIN OFFICE

14623 M 28  
Bruce Crossing, MI 49912  
Ph: (906) 827-3240  
Fax: (906) 827-3260

### Main Office Hours

Monday - Thursday  
8:30 a.m. - 4:00 p.m. EST  
Friday  
8:30 a.m. - 6:00 p.m. EST  
Saturday (Drive Up Only)  
9:00 a.m. - 12:00 p.m. EST

### BRANCH

Lac Vieux Desert Casino  
N5384 US Hwy 45  
Watersmeet, MI 49969  
Ph: (906) 358-3066  
Fax: (906) 358-3067

### Branch Office Hours

Monday  
9:00 a.m. - 3:00 p.m. CST  
Wednesday  
9:00 a.m. - 3:00 p.m. CST  
Friday  
9:00 a.m. - 4:00 p.m. CST

### REMOTE CHECK DEPOSIT- A MUST READ!!!

Beginning February 1, 2017 – You will need to sign your Remote Check Deposit as follows:



**Member Signature Endorsement**  
**Member Account Number**  
**Remote Deposit Only**  
**Settlers Federal Credit Union**

If it is not signed correctly, we will reject it and you will have to resend with correct endorsement. We **encourage** you to read full Terms and Conditions found when you make a remote check deposit. For new members – did you know you can deposit a check by taking a picture of it using a smartphone? Some restrictions do apply.

Log on to our website [www.settlersfcu.com](http://www.settlersfcu.com); click on the Share Draft tab or Online services tab. There are many tutorials – one which shows you how to use remote check deposit.

ENDORSE CHECK HERE	
x	<u>John Smith</u>
	<u>Account Number 12345</u>
	<u>Remote Deposit Only</u>
	<u>Settlers Federal Credit Union</u>
DO NOT WRITE STAMP OR SIGN BELOW THIS LINE	
↓	



## 2017 HOLIDAY CLOSINGS SCHEDULE

- Monday, January 2 ..... Closed, observing New Year's Day
- Monday, February 20 ..... Closed, In-House Training
- Friday, April 14. Closed at Noon for Good Friday
- Saturday, April 15 ..... Easter weekend
- Monday, May 29 ..... Memorial Day
- Tuesday, July 4 ..... Independence Day
- Monday, September 4 ..... Labor Day
- Monday, October 9 ..... Closed, In-House Training
- Saturday, November 11 ..... Veterans Day
- Thursday, November 23 ..... Thanksgiving
- Saturday, December 23 ..... Christmas Eve
- Monday, December 25 ..... Christmas
- Monday, January 1 ..... Closed, observing New Year's Day

## WHO'S ON YOUR ACCOUNT?

**IMPORTANT** – It's always good to examine your signature card to see if it is up-to-date! Have circumstances changed – do you want to add a beneficiary, etc.?



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# intuit. TurboTax

Settlers Federal Credit Union has teamed up with TurboTax® to get you your maximum refund savings of up to \$15 on TurboTax federal products and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by April 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes. **Start TurboTax now!**



## FRAUD

Due to the increase in “phishing” and scams, *please be careful* when giving out your information. We do send text messages and make calls inquiring if you made a purchase or not. We **DO NOT** ask for your debit card numbers or other personal information.

## APPLE PAY

*IT'S HERE* - Apple Pay is a mobile payment and digital wallet service that lets you make a payment using the following Apple devices: iPhone 6, 6 Plus, and newer. Also, iPad Air®2 and iPad mini™. Click on the icon Wallet and follow the steps. *It's that easy!* You can only put credit cards in at this time.



## CU LINK

Would you like more information about the benefits of Credit Unions? Log on to [www.settlersfcu.com](http://www.settlersfcu.com), scroll down to the bottom of the page, and click on CU Link or go to [www.creditunionlink.org](http://www.creditunionlink.org).

