

# Settlers

## FEDERAL CREDIT UNION



APRIL 2020

### ANNUAL MEETING

Our annual Meeting was well attended with 120 members taking part. Winner of the Electric Fireplace and a \$100 gift card was Bonnie Dembraski. Other prize winners were – Air Fryer: Riley Watkins; Omaha Steaks: Luke Berger; Yeti Rambler: Howard McGeshick; Weighted blanket: Shanon Laubenstein; and Pyrex dishware, Jody Breland.

### 8TH ANNUAL “KNOCK OUT” CANCER WALK

Save the date for the 8th Annual “Knock Out” Cancer Walk which will be held June 6, 2020! Look for more information in the upcoming *Ottawa Shopper*, Facebook and posters.

### VISA PAYMENT FEATURE

Reminder: you can pay your VISA bill on home banking or the mobile app. Go to transfers, choose account funds are coming out of – transfer to VISA. This will not post to your VISA account for **two business days**. Please call if you have questions.

### APRIL YOUTH MONTH - MONEY MAGIC!

New accounts for youth (ages 0 – 18) opened in April will have a chance to win \$25.00 to be deposited into their account.

### COVID-19 VIRUS UPDATE

**As of Monday, March 23, 2020 we will be temporarily suspending lobby access.** To meet the needs of our members, we will have our drive-thru open during normal business hours. Our lobby will be accessible by appointment for extreme circumstances only. During these trying times, we want all of our members to know and understand that the health and safety of our employees, members and community are our top priority. We ask you to do your part, by staying home if you are sick. This will help to reduce the potential impact of the virus on our employees, which will allow us to stay open to continue to serve our membership during this difficult time. We are closely monitoring the COVID-19 situation and the impact it can have on all of us.

Settlers Federal Credit Union is committed to providing the best member service possible, knowing that we need to do our part to reduce the potential spread of the virus throughout our community. We thank you for your patience and look forward to resuming full lobby access when the time for social distancing diminishes.

### SCHOLARSHIPS!

The Credit Union will once again be giving out scholarships to the E-TC and Watersmeet Seniors. Applications are at the schools – ask your guidance counselor.

### MOBILE APP NEW FEATURES

Make sure your Mobile app is updated to receive new enhancements such as e-statements, eZcard for Visa information, schedule transfers etc. Remember we also offer Apple Pay.



### 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

#### Drive-Thru Hours

Monday - Thursday  
8:30 a.m. - 4:00 p.m. EST  
Friday  
8:30 a.m. - 6:00 p.m. EST  
Saturday  
9:00 a.m. - 12:00 p.m. EST

#### BRANCH

Northern Waters Casino Resort  
N5384 US Hwy 45  
Watersmeet, MI 49969  
Ph: (906) 358-3066  
Fax: (906) 358-3067

#### Drive-Thru 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

## 2020 HOLIDAY SCHEDULE

**Friday, April 10**

*Closed at Noon for Good Friday*

**Saturday, April 11**

*Closed for Easter Weekend*

**Monday, May 25**

*Closed for Memorial Day*

**Saturday, July 4**

*Closed for Independence Day*

**Monday, September 7**

*Closed for Labor Day*

**Monday, October 12**

*Closed for In-House Training*

**Wednesday, November 11**

*Closed for Veterans Day*

**Thursday, November 26**

*Closed for Thanksgiving*

**Thursday, December 24**

*Closed for Christmas Eve*

**Friday, December 25**

*Closed for Christmas*

**Thursday, December 31**

*Closed at Noon*

*for observing New Year's Eve*

**Friday, January 1, 2021**

*Closed – observing New Year's Day*

### FRAUD

DON'T abbreviate "2020" –  
Fraudsters can easily change the date!



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## CHANGE IN TERM NOTICE

Effective July 1, 2020, the "Your Ability to Withdraw Funds" policy will have the following two beneficial changes for checks placed on hold.

- First business day availability will increase from \$200 to \$225.
- Single day check deposits totaling \$5,525 may be subject to delay availability. (Previous limit was \$5,000)

## WILL YOU BE TRAVELING?

When planning a vacation, remember to contact us so we can make sure your Debit Card and/or VISA credit cards are flagged appropriately so they won't be declined.



Debit Cards – Download our *MobiMoney* app on your smartphone. This will help you control your Debit Card. Watch a tutorial on our home banking page.

## Get Your Maximum Refund and Special Savings on TurboTax

Tax time doesn't have to be stressful! With TurboTax, you'll get your **biggest possible refund fast** and your taxes done right. PLUS, credit union members **save up to \$15** on TurboTax federal products, all through tax season.

TurboTax makes it easy to find the best solution for your unique tax situation. **Simple filer? Homeowner? Independent contractor, freelancer or side-gigger?** TurboTax has a product that is right for you.

**File with confidence**, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with **TurboTax Live**.

**Save on TurboTax today! Try it for free and pay only when you're ready to file.**

Visit <http://turbotax.intuit.com/lp/youy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

## More From LOVE MY CREDIT UNION REWARDS

**There's never been a better time to switch to Sprint.**

Credit union members can get up to \$200 cash when you switch to Sprint. Plus, get \$100 annual loyalty reward and 25% off select accessories in Sprint stores.

Credit union members can try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice and will save you money.

It's easy. Here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

**Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin) to learn more.**

Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of active. Loyalty Reward: Via deposit. \$100/yr./acct.