

Settlers

FEDERAL CREDIT UNION



SAVE THE DATE



JANUARY 2018



ANNUAL MEETING

The Settlers Federal Credit Union's 85th Annual Meeting will be held February 21, 2018 at Twilly's in Bruce Crossing, MI. Meeting will begin at 6 p.m. with a light supper following.

Settlers Federal Credit Union Mailing Address

P.O. Box 260
Bruce Crossing, MI 49912

REMOTE CHECK DEPOSIT- A MUST READ!!!

Since February 1, 2017, you have needed 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; 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	
↓	

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

2018 HOLIDAY CLOSINGS SCHEDULE

Monday, January 1

Closed, Observing New Year's Day

Monday, February 19

Closed for In-House Training

Friday, March 30

Closed at Noon for Good Friday

Saturday, March 31

Closed for Easter weekend

Monday, May 28

Closed for Memorial Day

Wednesday, July 4

Closed for Independence Day

Monday, September 3

Closed for Labor Day

Monday, October 8

Closed for In-House Training

Monday, November 12

Closed for Veterans Day

Thursday, November 22

Closed for Thanksgiving

Monday, December 24

Closed for Christmas Eve

Tuesday, December 25

Closed for Christmas

Tuesday, January 1, 2019

Closed, Observing New Year's Day



NCUA

Federally insured by NCUA

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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 however, **we DO NOT** ask for your debit card numbers or other personal information.

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TurboTax

As a Settlers Federal Credit Union member, you can save up to \$15 on TurboTax® - the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund – plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th. **Start TurboTax today free!**

APPLE PAY



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

SETTLERS FCU VISA

Settlers Federal Credit Union Visa is your locally owned Credit Union credit card. Stop in or call and ask about our great rates. **NO ANNUAL FEE!**



IRA RMD

Remember to schedule your Required Minimum Distribution on your IRA.

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.?