

Settlers

FEDERAL CREDIT UNION



JANUARY 2020

ANNUAL MEETING

The Settlers Federal Credit Union's 87th Annual Meeting will be held on February 5, 2020 at Twilly's in Bruce Crossing, MI. Meeting will begin at 6 p.m. with a light supper following.

REMOTE CHECK DEPOSIT: A MUST READ!

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; click on the Share Draft tab or online services tab. There are many tutorials – one which shows you how to use remote check deposit.

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.?

TUTORIALS

We hope you check out our 15 "Tutorial Videos" that are available on our website (not home banking). They range from How to Write a Check, Endorse a Check, How to Remote Deposit a Check, Balancing Your Checkbook, Bill Pay, How to Install our Mobile App, Transfer Money and more!

ENDORSE CHECK HERE

x John Smith
Account Number 12345
Remote Deposit Only
Settlers Federal Credit Union

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE



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

Northern Waters Casino Resort
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

IRA RMD

Required Minimum Distribution

Remember to schedule your Required Minimum Distribution on your IRA.

2020 HOLIDAY SCHEDULE

Wednesday, January 1

Closed – observing New Year’s Day

Monday, February 17

Closed In-House Training

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

Due to an increase in “phishing” and other 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

Treat Yourself to Your Maximum Refund and a Chance to Win \$25K



Treat yourself to a stress-free tax season! Settlers FCU has teamed with TurboTax to **save you up to \$15** on TurboTax and a **chance to win \$25,000**.

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.

You can **file with confidence** knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you’ll get your **biggest possible refund fast**.

Start TurboTax today for free and be entered to win!

Visit turbotax.intuit.com/lp/yoy/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.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.

More From LOVE MY CREDIT UNION REWARDS

There’s never been a better time to switch to Sprint.

Settlers FCU 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.

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 to 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.
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

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

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 at this time.)

SETTLERS FCU VISA

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