

Out with the OLD,
IN with the **NEW!**

Winter 2021

Saving money is always the right decision. So why not trade in those old, high-rate credit cards for a NEW, lower rate credit card with a variety of rewards and better savings? With our S2S Visa credit card balance transfer special, you can kick that unwelcome debt to the curb and enjoy a little less stress this year.

Transfer your balance to a new S2S
Visa Credit Card and get:

0% APR*

on purchases and
balance transfers for
6 MONTHS*

AND
NO PAYMENT
FOR 3 MONTHS



Plus, earn reward points on all your qualifying purchases and balance transfers! Points can be redeemed for trips, gifts or even cash! Visit www.shore2shorecu.com to learn more about transferring your balance to a S2SCFCU Visa credit card today.

*APR= Annual Percentage Rate. Introductory rate of 0% for 6 months on all purchases and Visa balance transfers for the first 30 calendar days from the date your new credit card account is opened. Three months no payments from credit card open date. Offer can be cancelled at any time. After the introductory period ends, the standard purchase APR will be applied to unpaid promotional balances and new purchases (The standard APR for purchases and cash advances is 9.99% - 18.00% based on your creditworthiness). New card members only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.

Start the Year **SMARTER** with a Financial Checkup

No matter what the past year has thrown your way, Shore to Shore CFCU will help ensure you're on the right track financially for the new year! Our financial checkup and credit report reviews can help you stay on track to save money, help lower your payments, or pay off your debt faster. And if you have high-rate credit card balances or other personal loans, we can help you consolidate your debt to save even more and simplify your finances.

Benefits of debt consolidation:

- **Savings** – lower interest rates help you save money
- **Simplicity** – repay debts with one easy monthly payment
- **Goals** – potential improvement to your credit rating

Contact us for a free, friendly
**all-virtual credit report review
and a financial
check-up** with one of
our financial experts!
Give us a call to
welcome 2021 with a
fresh financial start.



SAVEOPOLY

Win BIG with \$SAVE TO WIN \$5,000 QUARTERLY WINNER

To keep our members at the forefront of our decisions, Saveopoly is currently on hold for in-person prizes, but S2S is working hard to bring you an all-digital Saveopoly experience later in the year!

You can still make deposits into your Save to Win account now for your chance to win:

- One quarterly cash prize of \$100, and four \$50 cash prizes JUST for Shore to Shore CFCU members!
- National raffles for monthly cash prizes of thousands of dollars to be awarded throughout the year!

For every \$25 deposited into your account, members earn one entry into the monthly and quarterly drawings for a chance to win \$25-\$5,000!

Your S2S Save to Win account is still giving out plenty of reasons and rewards for saving, so keep an eye out for more updates to Saveopoly for the new year!

Is a Refinance Right for Your Future?

Knowing when to refinance is as important as knowing why. While mortgage rates are currently at some all-time lows and home appraisals are in a favorable way, knowing whether your particular circumstances create a favorable scenario for a refinance can be vital to your financial wellbeing.

Refinancing may be right for you, if:



- you have secure employment
- you expect to be in your home for more than a few years
- you can reduce your current rate by at least 0.05% to 1% by refinancing
- you are currently in an adjustable-rate mortgage
- you have a need to cash out on your home's equity
- you want to lower your monthly payment

S2SCFCU is pleased to offer a wide variety of home loan options, competitive rates, and friendly expertise to help you get into a home loan that's just right for you, at just the right time. To learn more about our options visit www.shore2shorecu.com, or give us a call at 866.661.8328 to speak with a mortgage specialist today.

Get Your Maximum Refund and Special Savings on

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- ✓ **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- ✓ **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes – or have everything done for you, start to finish.
- ✓ **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Shore to Shore Community Federal Credit Union works with TurboTax to provide special savings for our valued members – get up to \$15 off TurboTax federal products. Start today!

Visit <http://turbotax.intuit.com/lplyoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. 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.

A QUARTERLY PRODUCTION OF SHORE TO SHORE COMMUNITY FEDERAL CREDIT UNION

Need Help? Give Us a Call.

There's no doubt the past year has provided financial struggles for individuals and families around the world. Whether you've faced job loss, temporary loss of income, or other hardships, we invite you to reach out to S2SCFCU to see how we can assist you. We're here for you. Let's face 2021 together.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day

MONDAY, JANUARY 18

Presidents' Day

MONDAY, FEBRUARY 15

Good Friday

FRIDAY, APRIL 2



4550 Division | Trenton, MI 48183
734.675.3100 F 734.675.4204

LOBBY

Mon., Tues., Thurs., Fri.
9:30 am - 5:30 pm
Wed. 11 am - 5:30 pm

DRIVE-THRU

Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm

21701 Allen Rd. | Woodhaven, MI 48183
734.671.5200 F 734.671.5205

LOBBY

Mon., Tues., Thurs., Fri.
9:30 am - 5:30 pm
Wed. 11 am - 5:30 pm
Sat. 9 am - 1 pm

DRIVE-THRU

Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm
Sat. 9 am - 1 pm

TOLL FREE 866.661.8328

AUDIO TELLER 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

www.shore2shorecu.com



National Credit Union Administration, a U.S. Government Agency
Federally insured by NCUA.

