



Spring  
2023

Dream Big This April During  
Youth Month.

**SAVE SMALL. DREAM BIG.**  
*at your credit union*

**Open a New Youth Account in April, Get a Bike or Tablet!¹**

- All new youth accounts opened this month by kids 12 years of age and younger will receive a new bike.¹
- All new youth accounts opened by teens ages 13-17 will receive a tablet.¹

**Deposit and Win!²**

- All existing youth members who make a deposit of \$5.00 or more at a branch throughout the month of April will receive a pass to Rev'd Up Fun.²

**Unlock our Treasure Chest and WIN \$500!³**

- Every time you make a minimum deposit of \$5.00 or more in April, you will get a key to unlock the Shore to Shore Treasure Chest. The more deposits (one per day, per account) you make, the more keys you will earn to try and unlock the grand prize of \$500!³



**When you're a member of S2S,  
a federally insured financial  
institution, you can rest knowing  
your money is safe and sound.**



For those concerned about the recent news related to bank closures, we know keeping your money safe is top of mind. Our first priority is your financial success, and we focus heavily on financial security and soundness. S2S CFCU was chartered 70 years ago and is a well-capitalized financial institution, maintaining quality reserves and liquid investments that prioritize safety and soundness for our members. You can be assured that your money is safe and sound here. Federally insured credit unions offer a safe place for credit union members to save money. These deposits are protected by the National Credit Union Share Insurance Fund and insured up to at least \$250,000 per individual depositor.

**HOLIDAY CLOSINGS**

**Memorial Day**  
Monday, May 29

**Juneteenth**  
Monday, June 19

**Independence Day**  
Tuesday, July 4

1. Youth Bike or Scooter Prize: Must be a qualifying new youth member between the ages of 0-12. Account must be opened with a minimum of \$5 by 4/30/2023, remain open for 60 days, and be in good standing in order to receive a youth bike or scooter. Any new youth member accounts who have had a previous account with Shore to Shore CFCU do not qualify. Only one prize per individual qualifying youth member. All qualifying recipients may pick-up their bike or scooter 60 days after account opening. Any bikes that have not been claimed by 07/31/2023 will be forfeited. Styles and colors of bikes are varied and not guaranteed. While supplies last. Amazon Fire Tablet Prize: Must be a qualifying new youth member between the ages of 13-17. Account must be opened with a minimum of \$5 by 4/30/2023, remain open for 60 days, and be in good standing in order to receive an Amazon Fire Tablet. Any new youth member accounts who have had a previous account with Shore to Shore CFCU do not qualify. Only one prize per individual qualifying youth member. All qualifying recipients may pick-up their Amazon Fire Tablet 60 days after account opening. Any prizes that have not been claimed by 07/31/2023 will be forfeited. Styles and colors of tablets are varied and not guaranteed. While supplies last. 2. Youth Members who make a deposit into their account from 4/1/2023-4/30/2023 at a Shore to Shore CFCU branch will receive a pass to Rev'd Up Fun. Youth member must be present to receive prize. Only one prize per individual qualifying youth member. While supplies last. 3. Must be an existing or new youth member between the ages of 0-18. Account must be in good standing and you must make one minimum deposit of \$5.00 in person at a Shore to Shore CFCU location between 4/1/2023 and 4/29/2023 to be eligible to select a key to try and open the treasure chest. Only one key selection per eligible deposit by youth member per day. Prizes: The Credit Union will award a total of one (1) prize of \$500. After the initial prize is claimed, additional winning keys will receive \$100 until the end of the promotion on 4/29/2023. At the end of the promotion, if a winning key has not been selected for the initial prize, a winner will be randomly selected on 5/1/2023 from all qualifying deposits made during the promotional period. A new winner will be selected for all unclaimed prizes as of 5/15/2023. Odds of winning are 1 in 40 with a total of 50 winning keys available for selection.





## SAVE THE DATE

2023 Annual Meeting

This year's meeting will be held at our Trenton Office located at 4550 Division on May 16, 2023 at 5:45 p.m.

# Spring Clean YOUR DEBTS

Spring is here and it's not only a good time to clean your house, it's also the perfect time to look at your debt and create an action plan.

We have some great tips that can help you spring clean your debt and get your finances back on track.

- **Update or Create a Budget** – The first thing you should do if you are going to take control of your finances is creating a budget.
- **Check Out Your Credit Score** – Did you know you can look at your credit score once every year without it affecting you negatively at [www.annualcreditreport.com](http://www.annualcreditreport.com). Checking your score annually will allow you to monitor for fraud and other things that could be affecting your score negatively.
- **Consider Getting a Debt Consolidation Loan** – Sometimes the best way to get back on track is to consolidate all your debt into fewer payments. Doing this can help improve your credit score and usually comes with lower monthly payments. The money you save monthly can help pay down other debts or be put into a rainy-day savings.

Taking charge of your finances is an important step if you want to be financially fit. S2S is here to help you create that financial road map. Contact us to have a one-on-one for an account review today and see how we can help you spring clean your debt and save money.



## Don't Let Your GETAWAY get away

When you're ready for a vacation, Shore to Shore CFCU can help finance your trip. Whether you're planning a weekend getaway, trip to visit friends and family or globe-trotting adventure, contact your credit union for a loan to fit your needs.



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](http://www.shore2shorecu.com)



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National Credit Union Administration, a U.S. Government Agency  
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