



Spring 2021

HOMEMADE MEMORIES

Start at Shore to Shore CFCU

From family dinners and couch cuddles to game nights and pillow fights, some of life's most memorable moments are the ones that take place right in your own home. So why not treat yourself to the home of your dreams? Whether that means house shopping or home improvements, a loan from S2S can help you take the first step to homemade memories today.

For current rates, terms, and application information, visit www.shore2shorecu.com or stop by the Credit Union, and we'll be happy to assist you.



We've got **HOME LOANS** and **HOME EQUITY LOANS** for purchasing, refinancing, improving, and more!

It's Your fun. You Make the Rules.

Go where you want, when you want, and how you want with the help of a low-rate Toy Loan from Shore to Shore CFCU.

Boats • RVs • Motorcycles • ATVs • Jet Skis • And More

Visit www.shore2shorecu.com for current rates and application information.



Spring Cleaning Your Finances?

With spring cleaning season upon us, many will take the opportunity to polish up home, health and finances too. Just as you likely have different methods for cleaning up different parts of your home, the different aspects of your finances require various degrees of attention, care, and scrubbing.

Consider these financial not-to-do's in order to clean up and polish just right:

Go too extreme – When it comes to cleaning up your finances, your budget can be a good place to start. Just be careful not to give it an overhaul so extreme it becomes unsustainable.

Close old cards – While there are several legitimate reasons for closing out old credit cards, something to consider is the effect the final action will have on your overall credit rating. Closing out an old card can affect your average length of history and credit utilization ratio, both of which could affect your credit score in a negative way.

Splurge your tax refund – A good rule of thumb for tax returns is to avoid splurging on something you would not have otherwise purchased. Rather, consider paying down existing debt, padding your emergency fund, or building an education account.

Misplace your money – If you're working on building up a special savings—whether for emergencies, vacation, education, retirement, or something else—be sure to take advantage of high-yield accounts to make the most of your savings. If you're not sure about your options, contact a S2S member service representative to learn about our savings accounts that are designed to help you earn more.



HOLIDAY CLOSINGS

Memorial Day

Monday, May 31

Independence Day (observed)

Monday, July 5



ALERT: COVID-19 FRAUD SCHEMES

Scammers are using the pandemic to benefit themselves by stealing personal information from their victims. Using telemarketing calls, text messages, social media platforms, and even door-to-door visits to perpetrate COVID-19-scams, these scammers offer anything from COVID-19 testing and HHS grants to Medicare prescription cards in exchange for personal details, which can then be used to fraudulently bill federal health care programs and commit medical identity theft.

PROTECT YOURSELF FROM SCAMMERS:

- **Vaccines:** You will not be asked for money to enhance your eligibility to receive a vaccine; you will not be contacted by Government or State officials regarding the vaccine; and you will not be solicited door to door to receive the vaccine.
- **COVID-19 related products and services:** Since Medicare will not contact beneficiaries to offer COVID-19 related products and services, always be cautious of unsolicited requests for personal, medical, and financial information.
- **Text messages:** Do not open hyperlinks received by unknown individuals, and never respond to text messages regarding COVID-19.
- **COVID-19 testing:** Before making an appointment for a COVID-19 test online, make sure the location is listed as an official testing site.
- **HHS grant:** Do not give your personal or financial information to anyone claiming to offer HHS grants related to COVID-19.
- **Contact tracers:** Legitimate contact tracers will never ask for your Medicare number, financial information, or attempt to collect money from you for a COVID-19 test or for any other reason.

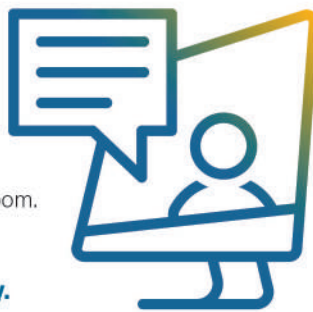
Save the Date

2021 VIRTUAL ANNUAL MEETING

Tuesday, May 18th at 6:00 p.m

This year's Annual Meeting will be held virtually via Zoom. We hope you will make plans to join us as we share important information regarding your credit union.

Visit www.shore2shorecu.com to register today.
We look forward to seeing you there!



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

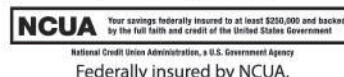
Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm
Sat. 9 am - 1 pm

TOLL FREE 866.661.8328

AUDIO TELLER 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

www.shore2shorecu.com



There are more reasons than ever to love being a member of Shore to Shore Community Federal Credit Union



Love My
Credit Union®
rewards

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why S2S membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless.
- Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- Savings **up to \$15 on TurboTax** federal products.
- Exclusive access to **home tech support and protection** with Asurion Home+.
- Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- Save 40% on a 1-year membership to **Sam's Club**.
- Build your credit history with rent and save up to 30% with **Rental Kharma**.
- Save \$40 on **Calm**, the #1 app for meditation and sleep.
- Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Shore to Shore CFCU membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.