



Message From the President

This has been one of the coldest winters in recent memory. Let's hope that the coming spring and summer will warm our bodies as well as our hearts.

The National Credit Union Association auditor was in recently. He praised our credit union as one of the most efficient and well-run offices that he has audited. That credit goes to our manager and staff for doing the tremendous job of treating our members like family! ***We members cannot thank you enough!***

I want to remind everyone that our Annual Meeting will be held at Alexander's in Marysville on May 13, 2026. Put that date on your calendar! Join us to eat your hearts out and celebrate our accomplishments of the last year.

By the way, the Annual Meeting would be a perfect way to introduce fellow workers and family members to the Blue Water Federal Credit Union. Reserve a place today for yourself and that future member! We would appreciate the gesture.

Raymond Kerr
President

Text Message Scam Alert

Fraudsters have many ways to solicit your personal information – one example is via your cell phone.

Beware of text message scams!

This scam involves unsolicited text messages. The message urges the recipient to call a number provided for information about account discrepancies and then solicits individual account information and PIN numbers.

Cell phone users should be wary of unsolicited text messages. Such messages should be deleted, and all deleted text messages should be removed, if possible, as the perpetrators have been known to use Spyware in conjunction with their text message solicitation.

Scams such as these could be used to obtain personally identifiable information and bank/credit union account access

Blue Water Federal Credit Union 67th Anniversary & Annual Meeting

You're invited to attend the 67th Annual Meeting of Blue Water Federal Credit Union!

Join us as we reflect on the past year, share updates about the credit union, and look ahead to the future. This is a great opportunity to hear about the progress of your credit union and connect with fellow members.

We value your membership and hope you'll take part in this important event.

Date: May 13, 2026

Location: Alexander's Banquet Facility
1200 Gratiot Blvd., Marysville, MI 48040

Schedule: 6:30 pm Registration
7:00 pm Buffet Dinner/Regular Beverages (Cash Bar)
8:00 pm Business Meeting

All members are welcome to attend at no cost. Reservations are not mandatory to attend the meeting, however, as a courtesy please **RSVP dinner reservations to the credit union by Monday, May 4, 2026 at 810-985-6993.**

Mark your calendar. We look forward to seeing you there!



Holiday Closing Dates

Monday, May 25, 2026 – Memorial Day



Friday, June 19, 2026 – Juneteenth

Friday, July 3, 2026 – Independence Day



Monday, September 7, 2026 – Labor Day

information for those who access their accounts using their cell phones.

Please know that we, at Blue Water Federal Credit Union, will NEVER ask you to provide personal information via text message. If you suspect that you have been a victim of a text message scam, contact us immediately.

Children Can Be Victims of Identity Theft Too

In an advanced age of technology – and technology scams – we worry a lot about the safety of our funds and our identities – but have you thought about your child's?

Adults aren't the only ones who fall victim to identity theft. According to the Federal Trade Commission, 400,000 child identities are stolen every year. Because children often have a clean credit history and do not check their credit reports, this type of identity theft can go unnoticed for years. Protect your child from this damaging crime by following these simple tips:

1. Check your child's credit history for free once a year at www.annualcreditreport.com.
2. Keep documents like their Social Security card, birth certificate, and grade reports in a safe place. All criminals need to steal an identity is a Social Security number, name and/or date of birth.
3. Shred all documents containing your child's personal information.
4. Be suspicious of any credit card offerings or account statements your child receives in the mail; this could be a sign that their identity has been stolen.
5. Educate your child about the importance of keeping personal information private, especially while using the internet.
6. Don't give your child a credit card until they are responsible enough to handle the sensitive information.

If your child is enrolled in school:

7. Find out who has access to your child's personal records and information, as well as how that information will be used; if it will be shared, and with whom.
8. Read the notices from your child's school: under the Federal Family Education Rights and Privacy Act, you have rights to inspect and review your child's education records, approve the disclosure of personal information in your child's records, and ask to correct errors.
9. Ask the school about its directory information policy and policy on surveys.

It is especially important to check your child's credit report shortly before his or her 16th birthday. If you come across errors, you can dispute them before he or she applies for a job, a loan for a car, tuition, or needs to rent an apartment.

You aren't the only one vulnerable to scams – your children are too. So, make sure they are protected by being proactive and informed.

Sources:

Identitytheftprotection.org
Consumeraffairs.com

Cbsnews.com
Consumer.ftc.gov



Stop.
Think.
Connect.

You can find Wi-Fi almost anywhere you are these days. Unfortunately, that also means identity thieves have more opportunities to steal your information whenever you have an internet-enabled device in public.

Follow these tips to keep your personal and financial information safe, no matter where you are:

- Keep an updated machine. Having the latest security software, operating system, web browser, and apps can help protect you from the malware and other threats you may encounter when using Wi-Fi.
- Do not assume that the Wi-Fi connection is secure. Many hotspots do not encrypt the information you send on the Wi-Fi network.
- Do not log in to accounts, especially financial accounts when using public wireless networks.
- Do not log on to sites that do not seem legitimate. Clues for this could include the URL being misspelled or not matching the name that you were given by the place of business.
- Be wary of free Wi-Fi connections. It is not uncommon for cybercriminals to set up a Wi-Fi network called "Free Wi-Fi" in airports, hotels, and other public places. A cellular 3G/4G connection is generally safer than a Wi-Fi connection.
- Considering turning off features on your computer or mobile devices that allow you to automatically connect to Wi-Fi.

Phone: **810-985-6993**
Fax: **810-985-4039**
Loan department: **810-985-6371**

Monday 9:00am - 4:30pm
Tuesday 9:00am - 4:30pm
Wednesday 9:00am - 4:30pm
Thursday 9:00am - 4:30pm
Friday 8:00am - 4:30pm



526 Water Street, Suite 113
Port Huron, MI 48060

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA is a U.S. Government Agency.

Blue Water Federal Credit Union is an Equal Housing Lender.

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