



MONROE COUNTY
COMMUNITY
CREDIT UNION

FALL | 2019

Credit Union CONNECTION

Letter from CEO

Happy Michigan Autumn to All of You:

Thank you for your continued patronage of Monroe County Community Credit Union (MCCCU). It is because of your participation in the Credit Union's financial services and your responsible use of credit that the Credit Union has been able to further invest in the communities it serves through community support, new financial products and services, and infrastructure.

Giving Back to the Communities We Serve: MCCCU has been a consistent supporter of various initiatives that benefit our communities. Whether it is boosting education at all levels, supporting community events such as the Monroe County Fair, Christmas in Ida, and Maybee Days, assisting with medical initiatives that combat Alzheimer's, cancer and childhood diseases, or programs that support the business community such as the Monroe County Chamber of Commerce and the Bedford Business Association – your Credit Union can be depended-upon for its contribution of time, talent and financial support.

Flexing its Financial Muscle: MCCCU's financial strength has never been stronger. Your Credit Union currently enjoys the highest level of net worth in its storied 66-year history. Further, the Credit Union earlier this year earned Bauer Financial's highest rating of five-stars, which further speaks to its strong financial health and stability. Bauer Financial is completely independent and applies a strict barometer to all credit unions and banks and makes those ratings available to the public on its website.

Maintaining and Growing Relevance: MCCCU's financial strength affords the opportunity to re-invest in its product and service offerings and infrastructure. The Credit Union's totally revamped first mortgage program is receiving excellent reviews from members purchasing or refinancing their primary and second homes, and realtors are impressed with the mortgage turn-around times and superior service quality throughout the mortgage process. Recently MCCCU was voted the Best Mortgage Lender in Monroe County! In addition to conventional and FHA, V.A. and Rural Development programs, innovative mortgage programs are offered, including the Hometown Advantage Mortgage that offers mortgage borrowers the opportunity to finance up to 100% of their home's value in order to purchase or refinance a home without the need to incur the cost of private mortgage insurance (PMI).

The new Sound Foundation Loan is a smart way to build credit while saving for the next big purchase, while our Heroes Program affords active and retired first responders and military personnel with valuable discounts and perks.

Earlier this year, we converted to a new credit card platform that affords our members more features and benefits such as, but not limited to; card controls which allow credit cardholders the opportunity to use a self-service app to report their card as lost/stolen, submit travel notifications, make payments, lock /unlock their card and much more. During 2020, a debit card conversion is planned that will also expand cardholder benefits to debit card holders.

We want our members to choose the delivery channel of their choice. Whether it's a brick and mortar experience at a branch or digital experience, we want members' experiences to be simple, easy and convenient. That is why we opened a new branch location in Maybee to better serve our members who live/work in the central, northeast and northwest sections of Monroe County. Last year, we added remote deposit capture that allows members to deposit a check from their mobile device. This year, we added a service called ClickSWITCH that makes moving checking and savings accounts from other financial institutions to MCCCU easier than ever. We also just added electronic signature, which will allow members to close on a loan from the comfort of their home (if they wish). Coming soon, before year-end, we will be offering online account opening as well.

We have also added or upgraded our ATMs at three branch locations and two new, full-service drive-up ATMs will be offered at our all-new Main Campus in Monroe.

Speaking of the Main Office Campus renovation and construction project, a year-end 2019 completion is projected. The project features a 5,000 square foot addition to its existing Main Office building plus construction of a 7,000 square foot building that includes a Community Room. It also includes an extensive lobby renovation. The Credit Union's Board of Directors and its employees are excited about this project and what it translates to in terms of relevance, and genuine commitment to MCCCU's hometown community. We expect to hold an open-house event to showcase the renovations and expansion during the first Quarter of 2020. We hope to see you there! Stay tuned for details.

I encourage you to spread the word about all the great things happening at your Credit Union as greater participation leads to an ever more vibrant and stronger Credit Union and an even stronger community. It's all connected!

Thank you for your membership and participation in MCCCU.

Stephen Grech,
President & Chief Executive Officer

International Credit Union Day • Thursday, October 17, 2019

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme, "Local Service. Global Reach." speaks to how each credit union serves a local community—and it is because of that local service in communities across the world that we have a global credit union movement that's now 260 million members strong.



MAIN OFFICE CONSTRUCTION CLOSURES

Please pardon the following branch closures while we accommodate construction to our member-facing areas.

October 11th – October 14th

In order to repair and repave our parking lot as efficiently as possible, **MCCCU's entire Telegraph property (including our ATMs) will be completely inaccessible Friday, October 11th – Monday, October 14th.** During this time, we will be deploying MCCCU staff to our Newport and Winchester locations to assist with any increased traffic. **Our Winchester Office will hold lobby hours on Saturday, October 12th.**

November 9th

Our Telegraph Office will be closed on Saturday, November 9th and lobby hours will once again be shifted over to our Winchester Office. During this weekend, the **Telegraph Office will be closed but access to the ATMs will not be impacted.**

**DASH YOUR WAY
THROUGH THE**

Holidays



Whether you need a little extra financial help or simply an easier way to pay this holiday season, your MCCCU Platinum Rewards MasterCard is packed full of all the benefits and features you need (and want!).

The MCCCU MasterCard features:

- **Low, competitive rate**
- **No annual fee**
- **No balance transfer or cash advance fee**
- **Earn when you swipe with our rewards program**
- **Apple Pay, Samsung Pay, Fitbit Pay & Garmin Pay available**

If you don't have an MCCCU MasterCard yet, visit www.mcccu.org to learn more or speak with a member service representative to apply today.

New MCCCU App MCCCU Card Control!

If you have an MCCCU Platinum Rewards Mastercard, download MCCCU Card Control today!

Through this app you can:

- Report your card as lost/stolen
- Submit travel notifications
- Make a payment
- View payment history
- View reward points balances
- Lock/unlock your card immediately
- Create card limits and set alerts by:
 - » Location
 - » Transaction type
 - » Merchant type
 - » Transaction amount
 - » Or all of the above
- And more!



OCTOBER: National Cyber Security Awareness Month

Staying safe online is something you should do every time you log on – not just during one month of the year! Start protecting yourself and your identity now, and keep that security strong all year long with these helpful tips.

- **Realize you are a target.** Every person who has an online presence is an attractive target to hackers. Don't ever say, "It won't happen to me."
- **Think bigger than eight.** Practice good password management by using a strong mix of characters, such as numbers, uppercase and lowercase letters, and special characters. And never use the same password for multiple sites.
- **Lock it up.** Never leave your devices unattended for any length of time. This includes computers, phones, and tablets. If you keep sensitive information on a flash drive or external drive, make sure to lock that up as well.
- **Beware of browsing.** Banking and shopping should only be done on a device that belongs to you, and on a network that you know you can trust. Avoid doing sensitive browsing on a public computer or an unsecured WiFi network where your data could easily be copied or stolen.
- **Keep your sensitive information private.** Beware of what you share on social networks. Criminals often befriend would-be victims in order to easily gain access to your personal information, such as where you go to school, where you work, when you're on vacation, and where you live.
- **Stay alert.** Monitor your financial accounts regularly for any suspicious activity. If you see something unfamiliar, it could be a sign you've been compromised and you should alert your financial institution immediately.

Help Yourself to a Happier Holiday

Our **Holiday Skip-A-Pay program** is back, making it easy to fill your pockets with jingle and your season with jolly! In order to participate, members are subject to approval.* To get started, simply contact an MCCCUC representative at (734) 242-3222 or stop by an MCCCUC office and we'll be happy to help you determine if you meet the qualifications. Some restrictions apply.

*Restrictions apply. Skip-A-Payment is available to members on closed-end loans once every 12 months.



Holiday Closings

COLUMBUS DAY

Monday, October 14

VETERANS DAY

Monday, November 11

THANKSGIVING

Thursday, November 28

River Rouge closed

Friday, November 29

CHRISTMAS EVE

Tuesday, December 24

MCCCUC open 9:00 a.m. - 1:00 p.m.

River Rouge closed

CHRISTMAS DAY

Wednesday, December 25

NEW YEAR'S EVE

Tuesday, December 31, 2019

MCCCUC open 9:00 a.m. - 1:00 p.m.

River Rouge closed

NEW YEAR'S DAY

Wednesday, January 1, 2020



DAYLIGHT SAVING TIME REMINDER

Daylight saving time ends

Sunday, November 3 at 2:00 a.m.

Please remember to set your
clocks back one hour before you
go to bed Saturday night



**715 N. Telegraph Rd.
Monroe, MI 48162**

WWW.MCCCU.ORG

CONTACT US

Call Center: (734) 242-3222 or
(800) 541-2222

Hours: Mon. - Wed. 8am - 4:30pm
Thurs. - Fri. 8am - 5:30pm
Sat. 9am - 1pm

Main Branch Fax: (734) 242-6911

Online Banking Access

(It's Me 24/7): www.mcccu.org

Telephone Access To Cu*Talk:

(734) 242-3222 / Option 1

OFFICES AND HOURS

715 N. Telegraph Rd., Monroe

14 Winchester St., Monroe

7408 Lewis Ave., Temperance

5044 N. Dixie Hwy., Newport

Hours: Mon. - Wed. 9am - 4:30pm
Thurs. - Fri. 9am - 5:30pm
Sat. 9am - 1pm

(Lewis, Winchester and Dixie Drive-Thru only)

10600 W. Jefferson Ave., River Rouge

Hours: Mon. - Fri. 9am - 1pm
Closed for lunch
2pm - 4:30pm

9040 Raisin St., Maybee

Hours: Mon. - Tues. 9am - 2pm
Wed. Closed
Thurs. 9am - 2pm
Fri. 9am - 5pm
Sat. 9am - 12pm

BOARD OF DIRECTORS

Mike Miller, Chairperson

Gary Sievert, Vice Chairperson

Kenneth Stritt, Treasurer

Jennifer Poupard, Secretary

Daniel Carleton, Associate Director

Robert Degraer

Connie Ochs

Maria Zagorski



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NMLS# 423111



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Mechanical Repair Coverage

**The miles can add up, but
the repair costs don't have to.**

Whether you depend on your vehicle for work or getting your family to school and activities, you need transportation that's safe and reliable. The older your vehicle, the more it takes to keep it in good working order. Not making small repairs can lead to even more expensive repairs. Ignoring repairs can be dangerous.

Mechanical Repair Coverage (MRC) can help deflect some of those costly covered repairs while keeping your vehicle running for extra miles and extra years. With various coverage levels and deductibles to choose from, there's a plan to fit your family's budget. *Visit our website or give us a call to learn more!*



Baby, It's Cold Outside (SO STAY HOME!)

Transferring funds, paying bills, checking your balance, making deposits – it can all be done from the comfort of your own home, office and even the cozy coffee shop on the corner. Simply grab your computer or mobile device and log in to your MCCCU account to manage your money whenever and wherever it's convenient for you.

MCCCU convenience services include:

• Online Banking

- » Easily view balances & transfer money
- » View eStatements
- » Apply for a loan
- » Make loan payments
- » Open secondary accounts
 - Savings
 - CDs
 - Club accounts
- » Set up automatic transfers
- » Set up bill pay
- » Update your contact information
- » And more!

• MCCCU Mobile

- » Easily view balances and transfer money
- » Make Loan Payments
- » Utilize Mobile Check Deposit
- » View eStatements
- » And more!

• Online Loan Applications



**Visit www.mcccu.org or download the MCCCU
mobile app to get started today.**