



MONROE COUNTY
COMMUNITY
CREDIT UNION

SPRING | 2019

Credit Union CONNECTION

DISCOVER YOUR HomeStyle

If you've been considering a home renovation, a Home Equity Loan from Monroe County Community Credit Union can help you get the job done. Making it easy to tap into your home's equity, our Home Equity Loans provide a simple and affordable way to finance your home improvement projects. We offer two convenient loans to get value from your home:

HOME EQUITY LOAN

- Minimum loan amount: \$10,000
- Flexible terms available
- Borrow up to 85% of your combined loan-to-value (which includes your first mortgage)
- No annual fee

HOME EQUITY LINE OF CREDIT (HELOC)

- Minimum loan amount: \$10,000
- Line of credit available for up to 10 years followed by a 15-year repayment period
- Easy access through online banking, CU*Talk, or at any of our 5 convenient locations
- Borrow up to 85% of your combined loan-to-value (which includes your first mortgage)
- No annual fee

Learn more at www.mcccu.org or stop by the Credit Union to speak with a loan officer.

Settle In with Credit Union Home Loan Solutions

Whether you're heading into the real estate market as a first-time home buyer, thinking about making the move to your next home, or planning to refinance your current mortgage, MCCCUC is committed to delivering you a first-rate mortgage experience every step of the way.

Our home loan solutions include:

- Conventional Mortgages
- FHA Loans
- VA Loans
- HomeReady Loan program
- Hometown Advantage Mortgages
- Rural Development

Contact one of our mortgage originators to learn more today!

Dear Members,

I would like to provide you with an update on some exciting happenings here at Monroe County Community Credit Union (MCCCUC).

First, I am pleased to report that MCCCUC will soon begin a much-awaited renovation and expansion of our Telegraph Road Main Campus. This project will include the renovation of the Main Office as well as an addition to the current facility with the construction of a second building on our campus. Included in the scope of this project are updates to our Main Office Lobby and Member-Service Areas, new parking lot, new roof, two full-service drive-up ATMs, the construction of a Community Room and additional back office space. This major investment into our hometown community will be a welcome boost to the local economy and a testament to MCCCUC's major stake in its hometown. We plan to keep all member-service areas open during our construction, and we will keep you informed along the way regarding any changes that could temporarily impact member access. Once the construction project begins this Spring, please make sure you visit www.mcccu.org for the latest information concerning the construction project.

We are also working on or have already implemented some enhancements to our digital services that include: an automated account switch tool that makes it simple and easy to switch from one financial institution to MCCCUC, E-Signature that will enable members, if they wish, to close on their MCCCUC loans from the comfort of their home and online account opening. These great new services will be a nice compliment to services that were launched during 2018, including Remote Deposit Capture and our new and improved mobile app and website.

MCCCUC is your Lender of Choice! That is why we recently added some great first mortgage products that are geared to address your specific needs no matter where you are in life. Our new Hometown Advantage mortgage even allows you to pick your term and finance as much as 100% of your home's value when you wish to purchase or refinance your home. In addition, to better serve our membership, our Mortgage Originators will now be available until 7:00 pm Monday – Friday and until 3:00 pm on Saturday.

During late April, MCCCUC will be converting to a new processor and a MasterCard-branded credit card. This change is expected to greatly improve credit card related service quality and provide MCCCUC credit card holders with great new features and benefits.

We will also be upgrading our ATMs at our Temperance and Newport Branch locations during the Spring. These new full-service ATMs will make it easier for you to perform transactions and eliminate the need for deposit envelopes.

Later this Spring, we will be conducting a Member Survey. We want to hear from you and see how we can improve and/or add to our services with the hope of increasing members' use of MCCCUC's products and services. Look for a survey in your email inbox.

Finally, I am very pleased to announce that MCCCUC recently earned Bauer Financial's highest rating of five stars! Bauer Financial is a respected independent firm that has been providing financial institution analysis and associated ratings since 1983. The five-star rating reflects MCCCUC's strong financial position and is also a testament to MCCCUC's responsible borrowers and prudent depositors.

As always, we thank you for your membership!

Respectfully,

Stephen Grech, *President & CEO*

New Hours!

Want to speak to someone about a Mortgage with MCCCUC?
Mortgage Originators are now available Monday – Friday from 9:00 AM – 7:00 PM
and Saturday from 9:00 AM – 3:00 PM!

Cindy Nichols
NMLS# 379261
Mortgage Origination Manager
(734) 384-2709

Michael Petrlich
NMLS# 406881
Real Estate Specialist
(734) 244-0220

In addition, you can always send an email to mortgages@mcccu.org!



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
Internet Access To Online Banking
(It's Me 24/7): www.mcccu.org
Telephone Access To Cu*Talk:
(734) 242-3222 / Option 3

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

BOARD OF DIRECTORS

Mike Miller, Chairperson
Gary Sievert, Vice Chairperson
Kenneth Stritt, Treasurer
Jennifer Poupard, Secretary
Daniel Carleton, Assistant Director
Robert Degraer
Connie Ochs
Maria Zagorski

Holiday Closings

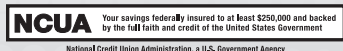
Good Friday: Friday, April 19
Closed 12:00 p.m. - 3:00 p.m.

Memorial Day: Monday, May 27

Independence Day: Thursday, July 4



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It's a Cinch to Make the Switch!

Do you still have accounts at another financial institution? Maybe you've been putting off making the switch to Monroe County Community Credit Union because you have direct deposits coming in, automatic payments going out, or you just don't want to deal with the hassle with closing the account. Whatever the reason, **MCCCU's new ClickSWITCH service takes the hassle out of switching your account to Monroe County Community Credit Union!**

ClickSWITCH will:

- » Take your direct deposit, withdrawal, and bill payment information and switch it over from your accounts elsewhere to your accounts with us.
- » Send a formal letter to your former financial institution requesting they close your account and send you the funds.

Don't put off making the switch to MCCCU any longer! Just stop by the Credit Union and a Member Relationship Specialist will move everything over for you in a matter of minutes. Switching financial institutions has never been so quick and easy!

Get In on the Benefits of DIRECT DEPOSIT

National Direct Deposit Month is just around the corner, which means it's a great time to sign up for direct deposit! **Direct deposit is:**

SIMPLE - Your money is electronically deposited right into your MCCCU account without you having to make a trip to the Credit Union.

SMART - You can choose to have your money deposited into multiple accounts, which makes it easy to automate your savings plan.

SAFE - Removing the need for a paper check eliminates the chances of having it lost or stolen.

ENROLLING IN DIRECT DEPOSIT IS EASY.

Speak with your human resources department for more information. Expecting a tax refund? You can request direct deposit of that too!



TAX REFUND: Stash Your Extra Cash!

If you're one of the lucky taxpayers receiving money back from the IRS, Monroe County Community Credit Union can help you make the most of your refund with our Hometown Advantage CD Special.



The Hometown Advantage CD offers a smart saving and investment option with:

- 15-month & 23-month term options
- Higher interest rates than regular certificates and savings accounts
- A fixed rate that won't fluctuate due to the market
- Plus, your funds are fully insured by the NCUA

Learn more at **www.mcccu.org** or stop by the Credit Union to speak with a member service representative.

There are more reasons than ever to love being a member of MCCCU.



Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why we've made it so that your MCCCU 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:

- **\$100 cash reward** with each new line you activate with **Sprint**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- We want you feeling as safe at home as you do in our credit union. That's why you can get an **exclusive smoke communicator and a \$100 gift card** with a new **ADT** home monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.
- Sometimes accidents happen, but credit union members enjoy special **True Savings** with **TruStage Auto and Home Insurance**.
- Your credit union membership benefits go with you when you shop too! With **Love to Shop**, get member only **cash back rewards** from over 1500 online retailers.

Learn all about how your credit union membership gets you all these exclusive savings, and more at **www.mcccu.org** or **LoveMyCreditUnion.org**. Check them out and start enjoying credit union member benefits you never knew you had before.