



MONROE COUNTY  
COMMUNITY  
CREDIT UNION

SPRING | 2020

# Credit Union CONNECTION

## BRANCH UPDATES

### Telegraph Office

Construction on our Telegraph Office has been completed and all departments have been relocated to their permanent spaces.

### Winchester Branch

Our Winchester Branch may not be home to any of our back office departments anymore, but our wonderful Tellers and Member Relationship Specialists aren't going anywhere!

### Maybee Branch

Due to the popularity of our Maybee Branch, we have extended business hours at that location!

### Our new Maybee branch hours are:

Mon. – Tues. 9am – 4:30pm

Wed. Closed

Thurs. – Fri. 9am. – 5:30pm

Sat. 9am. – 1pm

**Thank you for your patronage!**

## IT'S GO TIME

### FOR YOUR HOME IMPROVEMENT PROJECTS

Choose from our Home Equity Loan and Home Equity Line of Credit to get the simple, affordable financing you need to get your big home improvement plans underway.

#### HOME EQUITY LOAN

Receive one lump sum loan payout.

#### HOME EQUITY LINE OF CREDIT (HELOC)

Borrow from your home as a line of credit, similar to borrowing with a credit card. You can borrow what you need, as you need it, until you reach your credit limit.

Learn more at [www.mcccu.org](http://www.mcccu.org) or stop by the Credit Union to speak with a member service representative.

## Get In the Know with eAlerts & eNotices

Stay informed and keep your finances secure with account alerts from MCCCUCU. Simply choose from a wide variety of account alert options to stay in the know about all the account activity that's most important to you.

### Receive alerts for:

- » Negative balances
- » Balances that fall below a specified dollar amount
- » Deposits or withdrawals that exceed a specified dollar amount
- » Overdrafts and overdraft protection transfers
- » Availability of new statements and other online documents
- » And more

Log in to MCCCUCU online banking to set up account alerts today.

## Newsletter Update

Due to feedback provided by our membership on a survey conducted last year, **starting in July of this year we will begin emailing our monthly MCCCUCU newsletter content rather than mailing it out with paper statements.** You will still be able to find paper copies of this newsletter at all of our branch locations and on our website, but if you enjoy catching up with this newsletter, please make sure we have your email address!

## Holiday Closings



### GOOD FRIDAY

Friday, April 10

Closed 12pm – 3pm.

River Rouge Closed at 12pm



### MEMORIAL DAY

Monday, May 25

### INDEPENDENCE DAY

Saturday, July 4



## EDUCATIONAL SEMINARS

Now that we have our wonderful community room, we can't wait to get started on offering consistent educational opportunities for our members!

**April - June we will be offering the following seminars:**



**APRIL  
MORTGAGES**



**MAY  
CREDIT SCORE**



**JUNE FRAUD  
PROTECTION**

To learn more or sign up to attend these seminars, visit [www.mcccu.org](http://www.mcccu.org).

## Life is Short BUY THE BOAT.

Live life on the water with the help of a low-rate toy loan from Monroe County Community Credit Union.

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

Visit [www.mcccu.org](http://www.mcccu.org) for current rates and application information.





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

**WWW.MCCCU.ORG**

## CONTACT US

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

**Hours:** Mon. - Fri. 8am - 6pm  
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 - 4:30pm  
Wed. Closed  
Thurs. - Fri. 9am - 5:30pm  
Sat. 9am - 1pm

## 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



NMLS# 423111



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



**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 Monroe County Community CU 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:

- Credit union members get \$200 when you switch to **Sprint**, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- Credit union membership also saves you up to \$15 on **TurboTax** federal products.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Save 30% on premium identity protection from **Financial Lock**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- MCCCU members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

Learn all about how your MCCCU 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.

*Sprint Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.*

## How to Build Your Rainy Day Savings

Nobody wants to expect rainy financial days to hit, but when they do come, you'll be glad to be prepared. With these simple tips, you can start planning for those unexpected expenses before they're knocking at your door.



- **Get real with yourself.** Is there anything in your current budget that you could do differently or do without in order to reallocate the money to your rainy day fund?
- **Bank the extras.** Any time you receive extra money, whether overtime pay, pay increase, bonus, or tax refund, stick the funds in your rainy day account.
- **Stash your coins.** It might sound like a small thing, but you may be surprised to see how spare change here and there can add up in the end. Find a one or five dollar bill lying around at the end of the day? Stick it in there too.
- **Make it visual.** Set a goal for your rainy day fund, write it down, and put it somewhere you'll see it often.
- **Resell the unused.** Give your rainy day fund a jumpstart by reselling any gently used items that have been sitting around for too long.
- **Stop by MCCCU.** We have certified financial counselors on staff to help you discover and understand your savings options and make a plan for your finances.

## NEW HOME? BANK LOCAL!

As your trusted financial partner, we're committed to providing you with the best financing options for all your financial needs. So, when it's time to find the right home loan for your new home, turn to your hometown credit union for an experience you won't find anywhere else:

**Friendly, personal service • Competitive rates  
Fast processing • Unique Home Loan Options**

Choose from a variety of mortgage solutions from a friendly mortgage specialist right here at your credit union. Stop by or visit us online to learn more.

