



MONROE COUNTY  
COMMUNITY  
CREDIT UNION

FALL | 2020

Credit Union

# CONNECTION



## International Credit Union Day Thursday, October 15, 2020

Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a global reach that touches more than 274 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest.

## Life May Look a Little Different, But We're Still the Same

Whether you're experiencing job loss, struggling paycheck to paycheck, or simply saving for a rainy day, we are always here to provide financial assistance and support through whatever you may be facing.

### Ask about our:

- Low-Rate Loans
- Skip-A-Payment Options
- Debt & Credit Counseling
- Overdraft Protection
- And other products and services to assist with financial crisis

Whatever you need, whenever you need it. We're here for you. Visit us online at [www.mcccu.org](http://www.mcccu.org) to learn more about your options or call 800.541.2222 to see how we can assist you today.

## Miracle on Telegraph

### The MCCCUCredit Card 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

### Swipe and Save Your Way through the Holidays!

Simply use your credit union credit card for gas, groceries, gifts and more.



### Swipe your MCCCUCredit card for a chance to win one of four prizes!

Every purchase you make with your card will earn you an additional entry in the drawing, so the more purchases you make, the more entries you earn!

- (1) \$1,000 STATEMENT CREDIT
- (1) \$500 STATEMENT CREDIT
- (2) \$250 STATEMENT CREDITS

**If you don't have an MCCCUCredit card yet, visit [www.mcccu.org](http://www.mcccu.org) or speak with a member service representative to request one today!**



\*Includes pin and signature-based transactions using your MCCCUCredit Card. Each entry will have an equal chance of winning. Each credit card transaction is an automatic entry into the contest. Must be 18 years or older to win. Odds of winning depend upon number of entries. The contest is open for entries from 10/01/2020 through 12/11/2020. Once notified, the member has 3 business days to claim their prize. If member does not claim prize within 3 business days, a new winner will be randomly selected. Statement credit will be applied to member account within 10 business days of claiming their prize. Member account(s) must be in good standing to win.

Eligibility Requirements: The Sweepstakes is open only to legal residents who are at least 18 years of age at the time of entry. By entering this Sweepstakes, Entrants accept and agree to be unconditionally bound by the rules and the decisions of MCCCUCredit Card which shall be final and binding on all Entrants. Sweepstakes is void where prohibited by law. Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

How to Enter: To participate in the Sweepstakes, a person (each, an "Entrant") may enter one of two ways:

(a) Credit Card Purchase Method. During the Sweepstakes Period, when an Entrant makes a qualified credit card purchase ("Qualified Credit Purchase," as defined further below) using Entrant's MCCCUCredit Card, Entrant will earn one (1) entry for each credit transaction (each a "Credit Entry" and collectively, "Credit Entries") into the Sweepstakes. Only qualified Credit Entries (i.e., Credit Entries not disqualified by MCCCUCredit Card under these Rules) will be eligible for the Sweepstakes.

(b) Free Mail-In Method. To enter without making a Qualified Credit Purchase, hand print your name, address, day and evening telephone numbers, email address (if any) on a piece of paper and mail the paper to MCCCUCredit Card in an envelope, with proper postage, to: "Monroe County Community Credit Union Credit Card Sweepstakes, c/o Marketing Department, 715 N. Telegraph Rd., Monroe, MI 48162."

(Each mail-in entry shall be a "Mail-In Entry" or "Mail-In Entries.") Only one Mail-In Entry is permitted per household, per envelope. Only qualified Mail-In Entries (i.e., Mail-In Entries not disqualified by MCCCUCredit Card under these Rules) will be eligible for the Sweepstakes. All Mail-In Entries must be received (not simply postmarked) by MCCCUCredit Card no later than 11:59 p.m. on the last day of the Sweepstakes Period to be considered for eligibility. MCCCUCredit Card is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible Mail-In Entries. No copies, mechanical or electronic reproductions, or metered mail of a Mail-In Entry will be accepted. Proof of mailing does not constitute proof of delivery of a Mail-In Entry. Once submitted, Mail-In Entries become the sole property of MCCCUCredit Card and will not be acknowledged or returned.

**HOLIDAY SKIP-A-PAY:** With the help of our Holiday Skip-A-Pay program, you can keep a little more of your cash in your pocket for holiday shopping, gifting, getaways and more! In order to participate, members are subject to approval.\* To get started, simply contact an MCCCUCredit Card representative at (734) 242-3222 or stop by the Credit Union 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.



**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](http://www.mcccu.org)

**Telephone Access To Cu\*Talk:**  
(734) 242-3222 / Option 1

#### OFFICES AND HOURS

**Due to Covid-19, please check our  
website for current branch hours  
and services.**

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 on Saturdays)*

9040 Raisin St., Maybee

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

#### 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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**Are you looking to get more out of your  
membership? Look no further! MCCCU has  
partnered with **Benefits Plus®** to be able to  
offer over 60 exclusive member benefits!**



**Some of the most popular benefits in the program are:**

#### •Cellular Care Coverage

#### •Ultimate ID Protection

- » Credit Bureau daily credit monitoring
- » Internet monitoring
- » Credential vault
- » Instant inquiry alerts

#### •Travel Services - Get guaranteed lowest pricing and some cash back rewards

#### •Health and Wellness

- » 24/7 MydealDoctor
- » Hearing Care
- » Prescription Savings
- » Vision Services

#### •Family Benefits

**•TicketXpress** - Save up to 50%  
off of many different types of  
entertainment!

#### •Retail Stores, Dining, and Gift Discounts

**•Cash Back Rewards and  
SavingsXpress** - 500,000 local,  
regional, national and franchise  
offers across the US and Canada

**For more information, visit our  
website at [www.mcccu.org](http://www.mcccu.org) or  
give us a call at 734-242-3222!**

Monroe County Community Credit Union has selected Generations Gold, Inc. a fully independent third-party benefits provider, to provide travel and other discounted services on an exclusive basis directly to Benefits Plus® Program. Monroe County Community Credit Union assumes no liability for any of the third-party providers in fulfilling their services. All liabilities, claims, damages, and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent services or benefits providers. Discounts received through Benefits Plus® Program may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Not all plans and discounts are available in all areas. Please refer to the actual policies for terms, conditions, and exclusions of coverage. View complete terms, conditions, exclusions and complete program details by visiting [Benefits-Plus.org](http://Benefits-Plus.org) or calling 866.329.7587. © 2020, Generations Gold, Inc. All rights reserved.

## YOU'VE ALWAYS BEEN OUR #1 We just want to say "thanks!"

Life may be filled with ups and downs, but one thing is always certain. We appreciate you. In fact, to show our appreciation for your patience and support during these unusual times, we're pleased to offer you the opportunity to enjoy a 1% interest rate discount\* on all MCCCU consumer term loans!

### 1% DISCOUNT on ALL Consumer Loan Rates!

**Autos • Boats • RVs • Personal Loans • And More**

**This special offer can't last forever, so apply for a discounted loan rate today.**

\*APR = Annual Percentage Rate. Subject to credit approval. 1% discount will be applied to qualifying rate based on creditworthiness and cannot be combined with any other offer. May not be applied to existing MCCCU loans. Terms and conditions may apply. Offer available to new and refinanced consumer term loans. Offer may be discontinued or changed at any time.

## HOLIDAY CLOSINGS

### COLUMBUS DAY

Monday, October 12

### VETERANS DAY

Wednesday, November 11

### THANKSGIVING

Thursday, November 26

### CHRISTMAS EVE

9 AM - 1 PM

### CHRISTMAS

Friday, December 25

### NEW YEAR'S EVE

9 AM - 1 PM

### NEW YEAR'S DAY

Friday, January 1, 2021

## A Note for Christmas Club Accountholders

Your accumulated savings and dividends will be disbursed on October 20th, just in time for the holiday shopping season!

**Not in the club yet?** It's easy to start saving for the next holiday season! Simply contact a member service representative to open a Christmas Club Account and start saving a little each payday for an even happier holiday.

## Daylight Saving Time REMINDER

**Daylight saving time ends  
Sunday, November 1 at 2am**



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