



MONROE COUNTY
COMMUNITY
CREDIT UNION

SUMMER | 2020

Credit Union

CONNECTION

Mortgage Rates are Down. Are You Up for a Refinance?

Mortgage rates have been driven in a downward direction, prompting homeowners to take advantage of the historically low rates by refinancing their mortgages. If you've been considering whether a refinance is right for you, Monroe County Community Credit Union is here to help. If you can share your current mortgage rate, term, and balance with us, we can help you determine how much you may be able to save by refinancing with us.

The benefits of refinancing:

- **Potentially lower your monthly payment without paying a lump sum toward the principal of your home loan**
- **Shorten or extend your mortgage term**
- **Swap an adjustable rate mortgage for a fixed term**

Our award-winning real estate lending team is available Monday through Friday 9:00 a.m. to 7:00 p.m. and Saturday from 9:00 a.m. to 3:00 p.m. Give them a call at (800) 541-2222 or send an email to realestate@mcccu.org to discuss your options today!



WE ARE HERE FOR YOU

We've been here for our members since 1953, and today, in these unknown and difficult times, we want you to know that we're always here to help you and serve you. Even when our office doors aren't physically open, our online services are making it easy to access your money, accounts, and MCCCUC services whenever you need them most.

MOBILE APPS

MCCCUC Mobile

- Use this app to access your MCCCUC accounts
- Deposit checks using Mobile Check Deposit



MCCCUC Card Control

- For our members with an MCCCUC Platinum Rewards Mastercard

ONLINE LOAN APPLICATIONS eSignature

- Close your loans electronically—no need to come in!



NIGHT DROP

Members can utilize night drop services at the following branches:

- Telegraph • Bedford
- Newport • Maybee



DEBIT/ATM CARDS

Don't want to wait in the drive thru line? Access your money through an ATM with a Debit or ATM card!



Be on Alert for Coronavirus Scams

Coronavirus scams come in many forms, each with the upshot of taking your personal information and your money. Below are three common types of scams to watch out for as scammers try to bilk the well-intentioned or uninformed of their cash.

- **Fundraising calls or emails seeking money for coronavirus victims or disease research.** Especially avoid such communications when they pressure you into acting fast, request payment by prepaid debit cards or gift cards, or request personal information.
- **Coronavirus-related vaccines or cures.** Don't take the bait – they aren't legitimate!
- **Bogus investments.** Be wary of "investment opportunities" related to the coronavirus and online promotions claiming products that can prevent, detect or cure coronavirus. Always seek professional advice when considering stock purchases.





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

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)

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



Federally Insured by NCUA.



Tackle Your SUMMER PROJECTS

Home improvement projects aren't always cheap, but we can help with that! Our Home Equity Loan options provide a simple way to turn your home's equity into cash for whatever summer projects you've got planned.

Home Equity Loan –

A fixed-rate Home Equity Loan is a great choice if you need the entire amount at one time. Home Equity Loans advance all of the money at loan funding, and you pay the money back over the established term of the loan.

Home Equity Line of Credit (HELOC) –

With a HELOC, you can advance money, up to the credit limit, at any time, which can be useful if you expect to have ongoing expenses over a period of time, such as payments to contractors as they finish their part of a job.

Visit www.mcccu.org for current rates and application information.

Jumpstart your Savings with an MCCCU Platinum Rewards Credit Card



MCCCU members, enjoy an introductory credit card rate as low as 3.99% APR¹ for 6 months!

This special offer is available for:

- **New Platinum Rewards Cardholders**
» Purchases & Balance Transfers
- **Existing Platinum Rewards Cardholders**
» Balance transfers

**Did you know: MCCCU does not charge for balance transfers!
A typical balance transfer fee is 3% of the amount transferred².**

¹APR = Annual Percentage Rate. Offer available for new cards opened or balance transfers completed July 15th - September 30th. Offering 3.99% on Purchases and Balance Consolidations effective July 15th, 2020. Only new accounts will receive the reduced rate on Purchases made within 30 days from the Open Date of the account. The promotional rate will remain for 180 days from the first qualifying transaction. After that, your APR will be 9.99% - 17.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.

²Source: WalletHub's Credit Card Landscape Report

HOLIDAY CLOSINGS

Independence Day
SATURDAY, JULY 4

Labor Day
MONDAY, SEPTEMBER 7

