



fall 2015

community interest



We're FALLing for these great rates!

Michigan Community Credit Union is excited to offer great dividend rates on Certificates of Deposits, Green Checking, Advantage Checking, and Preferred Savings Accounts.

Call our miResource Center at 517.787.2060 or visit our website at micommunitycu.com for available rates and terms.

Join us for International Credit Union Day!

October 15, 2015

International Credit Union Day commemorates the people in the Credit Union movement who have helped make the nation's Credit Unions successful. Credit Unions were founded on the motto "not for profit, not for charity, but for service," and providing exceptional service is still a core value for Michigan Community Credit Union today. Additionally, we've put our team of financial experts to work for you to offer you lower rates on loans and higher dividends on savings. Be sure to share the benefits of Credit Union membership with your family and friends!

Donuts • Cider • Drawings



Wrap Up Holiday Shopping

with a Michigan Community Credit Union

MasterCard® Credit Card!

- No Annual Fee
- Balance Transfers
- Worldwide Acceptance
- Rewards
- MasterCard Platinum Benefits
- 25 Day Grace Period on Purchases

as low as
8.50%
APR*

Call, click, or come by to apply for yours today! For more details, visit micommunitycu.com.

*APR=Annual Percentage Rate. Rate subject to change without notice. Approval based on credit worthiness and other qualifications. For all rates, fees, and terms, visit micommunitycu.com.





Forward Thinking Grant

We are pleased to offer our Forward Thinking Grant, which awards great educational ideas and projects through financial assistance. Our Grant program awards up to \$1500 quarterly.

Quarterly application deadlines are March 31, June 30, September 30 and December 31.

Submit completed applications to: Michigan Community Credit Union, 1425 Parnall Road, Jackson, MI 49201 or via e-mail to jessica@micommunitycu.com.

For questions or more information, please contact Jessica Webb at 517-787-2060, ext. 3722, or visit micommunitycu.com.

Bring the kids in for treats Friday, October 30!

Happy Halloween!



We value your feedback.

Please tell us how we are doing. Our online comment card is easy to use, and it's available on our website, on our lobby iPads, and on our Member Service Representatives' office iPads. We also have a link that we can email. If you need assistance, please call our miResource Center at 517.787.2060. Thank you!

Office Closings



October 12, 2015
Columbus Day

November 11, 2015
Veterans' Day

November 26, 2015
Thanksgiving Day

November 27, 2015
Day After Thanksgiving
Open Only in Drive Thru 9am-1pm

December 24, 2015
Christmas Eve
Open Only in Drive Thru 9am-1pm

December 25, 2015
Christmas Day

December 31, 2015
New Years Eve
Open Only in Drive Thru 9am-1pm

Improve Your Credit Score

A credit score of 730 or above can be your golden ticket to the best interest rates on mortgage and auto loans. Landlords, credit card issuers, and even some employers will also look at your credit score to get a better sense of your financial background and overall reliability. With so much at stake, improving your credit can pay off in the long run, and the easiest way to do it is to apply for a credit card and use it responsibly.

Be sure to use that new plastic responsibly. Whether you've just received your first card or have used one for decades, try to use less than 30% of your available credit at any given time. Anything higher makes it look like you're overextending on your credit, which heightens the risk that you won't be able to make your payments on time. While it's best to pay as much of your monthly bill as you can to avoid collecting debt, you should at least make sure to pay the monthly minimum.

The longer your credit card account stays open, the better. Credit card issuers want to see consumers manage the same line of credit over an extended period of time, rather than jump from one line to another. Don't be tempted to open multiple credit accounts at once, since your score takes a slight hit every time you apply for a new card.

Establishing your credit history is vital, and doing so takes a bit of work. As long as you don't max out your credit card or miss payments, this piece of plastic can serve you well in improving your credit score.

Our Mission: Empower our members' financial success through education and innovation.

Serving all who work, worship, or attend school in Southern Michigan. Michigan Community Credit Union is federally insured by NCUA.