



## Celebrating 80 Years

Michigan Community Credit Union is celebrating 80 years! Since 1936, we have had the honor and privilege of serving the financial needs of our members and our community. As a thank you for 80 successful years, we would like to give back to the people who made it possible - our loyal members. We are inviting you to celebrate with us by participating in Prize Patrol Days! Each month, we will be at an alternating branch, handing out 80 anniversary scratch-off tickets; 71 of the tickets will win a limited edition 80th Anniversary mug, 8 will win a \$50 VISA Gift Card, and one lucky member will win \$500! Please visit our social media pages to see which branch we will be at for that specific month. Don't miss an opportunity to win some great prizes! We're looking forward to celebrating with you!



## National Credit Union Youth Month

More than ever, financial fitness is crucial to the future well-being of children. Student debt is skyrocketing, and mobile technology makes shopping so easy. Meanwhile, only 17 states require a high-school course in personal finance. That leaves a huge knowledge gap swallowing up a generation of young people.

By opening a Michigan Community Credit Union youth savings account for your child, you're starting them on a path to real financial strength. We provide financial education and are always ready with encouragement and honest advice. And when your child is ready, we can ease them into trustworthy loan products that help them responsibly manage credit and boost their credit score.

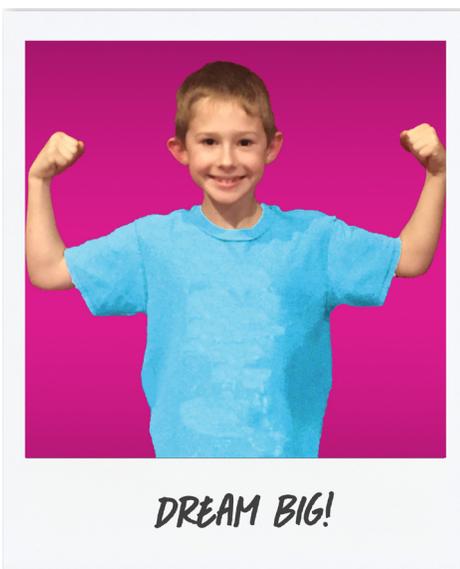
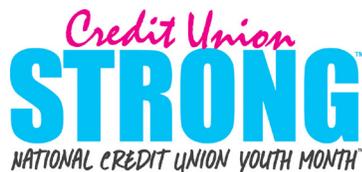
We want all children to dream big, but to spend lean; to pump up their savings and strengthen their community.

That's what it means to be credit union strong.

Celebrate National Credit Union Youth Month with us!

Youth members will receive:

- double deposit stamps
- free coin counter use
- the chance to play for a prize
- new Cha-Ching checking accounts receive a \$25 deposit!\*



"I really like the personal service I get when I walk in the door. From Gloria at the front desk, to the tellers, right up to Tim, Jessica, and Tina, I always feel welcome. In this age of impersonal communications and computerized this and that, seeing and knowing the people handling my money are right here in the local Jackson community makes me feel good. That's service you can't get anywhere else,"

- Craig Russell  
K105.3 Jackson's Hit Music

## #FindTheFiesta

Michigan Community Credit Union purchased and fully wrap-branded a 2011 Ford Fiesta in the fall of 2015. The Credit Union is promoting the hashtag #FindTheFiesta, on the vehicle. The #FindTheFiesta hashtag was created as a fun and different way to interact and engage with the community. When the branded Fiesta is spotted, we are welcoming the public to take a photo and post on Facebook, Twitter, Google Plus, or Instagram with the #FindTheFiesta hashtag. Of those that post using this hashtag, one winner will be randomly chosen to win a \$50 gift card and will be notified via social media. The winners are selected quarterly, and the next drawing will occur in April of 2016. Happy Posting!



# knock your savings out of the park



18 month CD

# 1.25% APY\*

\*APY=Annual Percentage Yield. Rate effective as of 3.1.16 and is subject to change without notice. \$1000 minimum deposit required. Early withdrawal penalties may apply. New deposits only. Federally insured by NCUA.

## Shred Fest April 23



Did you know identity theft is one of the fastest growing crimes? Identity theft can occur by simply tossing classified information in the trash. By not shredding important documents, you are increasing the risk of your information being

stolen. Michigan Community Credit Union would like to help protect your identity by destroying your confidential material with our complimentary Shred Fest event. On Saturday, April 23rd, MDK Recycling will be on-site at our Jackson Branch. All are invited to bring their outdated documents and 100% of the shredding will also be recycled. Not only will you be protecting yourself, you'll be helping the environment.

• Saturday, April 23rd • 1425 W Parnall Rd • 10 am - 1 pm

We will be closed on the following holidays



Monday, May 30, 2016  
Memorial Day

Monday, July 04, 2016  
Independence Day

Monday, Sept 05, 2016  
Labor Day

## Rewards site Upgrade

Our CO-OP Member Rewards redemption site has a new look! The site has been updated to be more user friendly, but don't worry! Our rewards program has not changed! You still earn 1 point per dollar spent with your MCCU credit card and 1 point per \$2 spent with your MCCU debit card. If you are new to our reward program, setting up a username is simple; just follow the "sign up" directions. If you are already set up, then please continue to use your current login credentials.

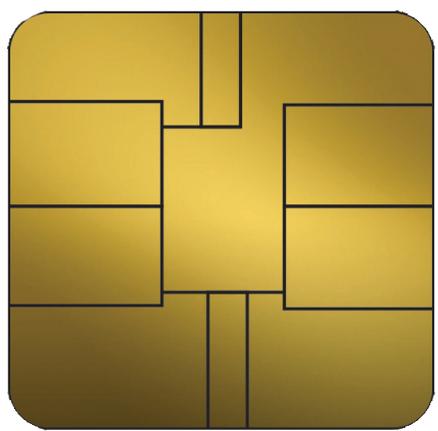
## Convenient Any Time of the Day

Download our app, miMobile! Michigan Community Credit Union's miMobile App allows you to review account balances and history, make transfers, deposit checks, apply for loans and pay bills all from the convenience of your mobile smartphone. Simply search for Michigan Community Credit Union in the Apple Store and Droid Market.



## Coming Soon: EMV Cards

Our members' account security is important to us! Michigan Community Credit Union will be upgrading its credit and debit cards to include chip technology beginning in the spring of 2016. These new chip-enhanced cards contain an embedded microchip that holds information that is encrypted, making it difficult for the card to be copied or counterfeited by fraudsters. Rather than swiping your card, you will insert your chip card into a chip-enabled terminal to complete a transaction.



Your new card will still have a magnetic stripe on the back to make purchases at merchants who have not yet switched to chip-enabled terminals. For more information, EMV Frequently Asked Questions are available at micommunitycu.com.

## First Friday Freebie

Michigan Community Credit Union has partnered with Doug Beiswanger of ERA Reardon Realty to provide the community with free giveaways at local businesses. On the first Friday of every month, Michigan Community Credit Union's Mortgage Originator, Beth Ploof, and Doug Beiswanger, will be providing complimentary gifts to a limited number of customers who are at the featured businesses. In addition to a free giveaway, Doug and Beth will also be handing out coupons to the customers, redeemable for a free home inspection, and a free appraisal for their next home purchase. Those

# first Friday freebie

who are interested in attending are encouraged to visit RealEstateDoug.com for more information on the upcoming First Friday Freebie event.

## NEW. SAFE. SECURE.

## Annual Meeting 2016

Mark your calendars for the 2016 Annual Meeting.

The 2016 Annual Meeting will be held on Tuesday April 26th, 2016 at 6:00 p.m. at the Jackson Branch Lobby, 1425 Parnall Rd.

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

Serving all who work, worship, or attend school in Southern Michigan.

\*Cha-Ching Checking Account holders must be at least 16 years of age and have a parent or guardian listed as joint owner. \$25 deposit offer is only valid for new Cha-Ching checking accounts opened in April 2016 and will be deposited within 60 days of opening. Account subject to approval. Michigan Community Credit Union is federally insured by NCUA, Equal Housing Lender.