



winter 2016

community interest

new year fresh start



let us help you consolidate!

When you transfer your high rate credit card balances to a Michigan Community Credit Union MasterCard® Credit Card, you'll get rid of the high rates and higher payments and get one card, one payment and a *money saving* lower rate!

ask our tellers how you can start fresh today!



as low as

8.50% APR*

* APR—Annual Percentage Rate. All rates and terms are subject to change without notice. Approval subject to credit worthiness. Points earned on purchases only. Maximum APR of 21% will apply to entire balance owed if 60 or more days delinquent. Grace period of 25 days applies to purchases only. For a complete list of interest rates and charges, please visit micommunitycu.com.

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EQUAL HOUSING LENDER

Earn even *more* points with your MCCU Debit and Credit Card!

Did you know that Michigan Community Credit Union has a reward program for their debit *and* credit cards? You can earn 1 point for every \$1 spent with your credit card, and 1 point for every \$2 spent with your debit card. AND, you have the opportunity to earn BONUS points with featured merchants, like Lowe's and CVS Pharmacy.

COMING SOON...your enhanced rewards site,
With even more rewards to choose from!

Check out our rewards redemption site. You may have points ready for redemption! With options like gift cards, egift cards, gas cards, merchandise, travel, and cash back, there is something for everyone. Stay tuned for an upgrade to our current rewards redemption site!

Plan to attend the 2016 Annual Meeting!

Mark your calendars for the 2016 Annual Meeting. In compliance with the Credit Union Bylaws, announcement is made for the election of Board Members.

- **Date:** The 2016 Annual Meeting will be held on Tuesday April 26th, 2016 at 6:00 PM at the Jackson Branch Lobby, 1425 Parnall Rd.
- **Nominees:** The Nominating Committee has nominated the following for election: Vic Marshall and Kathy Egan, incumbents.
- **Petitions:** Candidates may also be nominated by petition. The petitions may be obtained from Tina Hamilton, CEO. To be considered, the petition requires 160 signatures of members in good standing. The completed petitions must be returned to Tina Hamilton no later than 5:00 PM on March 4th 2016.
- **Election Process:** If there are more nominees than positions available, the following balloting procedure will be used. Ballots will be available to members 15 days prior to the election at all branches up until 5:00 p.m. on the day of the election. The ballots will be placed in sealed boxes that will be opened by the Teller Committee appointed by the Board of Directors. The ballots will be tallied by the Teller Committee, and the official results will be read at the Annual Meeting.

Try TurboTax® for FREE to enter win a \$25,000 Grand Prize!

Michigan Community Credit Union has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹ Start TurboTax now by clicking on the link at micommunitycu.com!



1. TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$35,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at micommunitycu.com, or we will mail you a free copy upon request if you call us at 517.787.2060

Member Seminar • Savings: A New Year Resolution

Join us as we present tips, strategies, and ideas on how to start saving and grow your savings. Anyone is welcome to attend! Please RSVP as we have limited seating. Light refreshments will be provided. More info at 517.990.3722.

Date: January 20, 2016 Time: 1:00-2:00 Where: 1425 W. Parnall Rd RSVP: jessica@micommunitycu.com

Office Closings



January 1, 2016

New Year's Day

January 18, 2016

Martin Luther King Jr. Day

February 15, 2016

Presidents' Day

May 30, 2016

Memorial Day

July 4, 2016

Independence Day

Coming Soon: EMV Cards

Formally known as Europay, Mastercard, and Visa, EMV is accepted globally with enhanced security features for credit cards. In addition to the traditional magnetic strip, EMV cards are equipped with a chip that supports a more safe and secure way to make purchases. Michigan Community Credit Union will begin issuing EMV cards in 2016.

How to use EMV cards:

Step 1: Insert the chip portion of the card into the terminal with the chip facing up.

Step 2: Follow the prompts on the terminal screen

Step 3: The terminal will display the purchase amount.

Step 4: When your transaction is complete, you will be prompted to remove your card.

Step 5: Remember to take your card.

Note: You may also swipe your card to pay if the merchant's terminal is not yet chip enabled.



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.