

michigan
community
credit union



winter 2017 community interest

Save more money in 2017!

It's time to...



**For every \$25 deposit into this account,
you'll be entered to win cash prizes!***

It's a **WIN-WIN** situation!

miMember Jr.

Smart financial skills are vital for kids to learn as they grow. That's why we're providing a fun and educational tool to the community. Our new app, miMember Jr., is a free mobile app that teaches children good saving and spending habits, encourages giving to others, and provides math skills practice. Available now in Android and Apple app stores. Download today, and let the kids in your life pig out on saving money!



are you ready to
go paperless?

Sign up to receive your Michigan Community Credit Union account statements electronically! Michigan Community Credit Union's free eStatement notices are delivered right to your e-mail inbox and offer you a fast and easy solution for viewing your monthly/quarterly account statement from inside miTeller Online Banking. Enjoy 24/7 access to your Michigan Community Credit Union eStatements, as well as an archive of past eStatements. Sign up today!



file your taxes the smarter way and save
up to \$15 on TurboTax®

Our members can get up to \$15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them.



The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Mem-



bers have saved nearly \$2 billion with exclusive offers Sprint, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save!

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

5 financial resolutions for the new year

Get on budget

Take charge of your finances by creating a budget. Start by calculating after-tax income and subtracting fixed monthly expenses. Then allocate portions of the remaining income for savings, important goals and a few things that just make you happy. If this sounds complicated, relax; today's user-friendly budget apps can take a lot of the pain out of the process.

Build an emergency fund

Without a solid cushion, any unexpected job loss, medical challenge or serious property damage could lead to lasting financial hardship. An emergency fund with three to six months' worth of expenses can protect your standard of living and offer peace of mind. Commit to making consistent deposits to this fund even if you can only spare a small amount each month.

Prepare for retirement

Retirement may not be on the immediate horizon, but when the time comes it may well last 20 years or more. You'll probably need somewhere from 70 to 90% of your final-year income for each year of retirement, and it's unlikely that Social Security will be sufficient. Saving such a sizeable sum takes decades, so it pays to start early. Put as much as you can afford into tax-advantaged Roth or traditional IRAs, and if your job provides a 401(k) plan, contribute the maximum employer-matched amount.

Improve your credit

For top credit scores:

- Pay all bills on time.
- Keep credit card balances at 30% or less of credit limit.
- Carry a mix of debt types.
- Monitor credit to catch and correct any problems.

Knock down debt

Even with a great job, high-interest debt can sabotage financial health. To dig out from under this burden, consider concentrating efforts on your highest interest debt first while continuing to make timely smaller payments on all other obligations. When the first balance is satisfied, focus on the most expensive remaining debt and continue this way until you're debt-free.

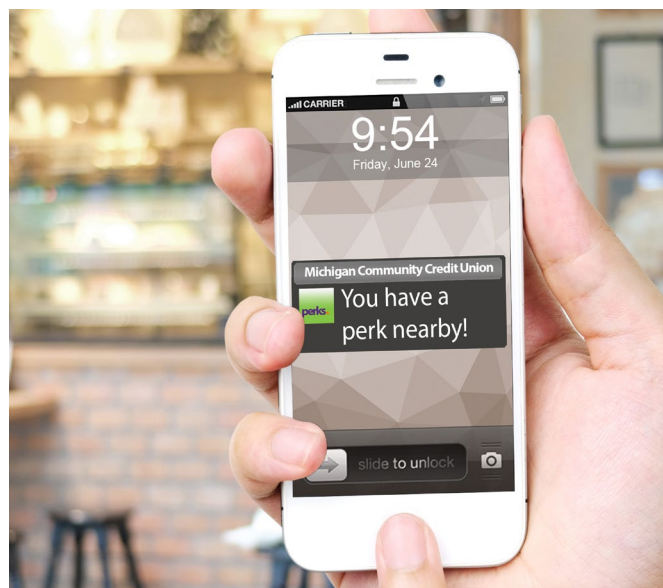
refer a friend and earn some cash!

earn \$10 for every friend you refer!**

tell your friends about us. **pocket some cash**

** visit micommunitycu.com for details!

make your savings perkyl!



Download our FREE app, miLocal Perks, today! You will receive discounts at over 40 local merchants throughout Jackson and Hillsdale County. By downloading miLocal Perks, you will be alerted on your smartphone when you are near a business who offers a discount. Enjoy instant savings at local restaurants, retail stores and more! Download the free app, and learn more at milocalperks.larky.com.

miLocal perks

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

office closings:

Monday, January 2
In observance of New Year's Day

Monday, January 16
Martin Luther King Jr. Day

Our Mission: Empower our members' financial success through education and innovation.
Serving all who work, worship, or attend school in Southern Michigan.

*Save to Win prize entries are limited to 10 per month. Official account and prize entry rules and a complete list of prizes are available at www.savetowin.org. Void where prohibited by law. © CU Solutions Group, 2015. All rights reserved. STW-MS-YE2. Article written by NerdWallet © Copyright 2016 NerdWallet, Inc. All Rights Reserved. Federally insured by NCUA, Equal Housing Lender, NMLS #401958



NCUA