



### Pay Off the Holidays, the Car Can Wait!

Give your post-holiday budget a little more wiggle room and make extra headway on those leftover holiday debts by bringing your auto loan to MCCCU this January. With our special 90 Days No Pay offer, you can purchase a new, used, or even refinance an existing auto loan from another lender with us and take advantage of 90 days with no car payments! Use the cash you would normally spend on your car to pay down holiday bills, boost your emergency savings, and more.

# Purchase or Refinance with MCCCU & ENJOY NO PAYMENTS FOR 90 DAYS!\*

Stop by the Credit Union to take advantage of this special offer today.

\*Monroe County Community Credit Union is an equal opportunity lender. 90 Days No Payment offer available to loan applications submitted between January 1 and January 31, 2019. Member must meet credit approval guidelines and have a regular share account with MCCCU. Offer available to new, used, and refinanced vehicles from other institutions with a minimum loan amount of \$15,000.

## **2019 ANNUAL MEETING** *You're Invited*

We hope you will make plans to join us for the Annual Meeting as we announce the 2019 Board of Directors and share our successes over the past year as well as our plans for the future.

#### Wednesday, March 20 | 5:00 P.M.

715 N. TELEGRAPH RD., MONROE, MI 48162

We look forward to seeing you there!

### Letter from CEO

Valued Member,

As we begin 2019, I wish to thank you for your continued loyal patronage to MCCCU. The past year was the most financially successful year in the Credit Union's storied sixty-five-year history

in serving Monroe County and surrounding communities. In looking back on 2018, many enhancements were added

such as: a totally new residential mortgage program, a Hometown Heroes Program for our active and retired military and first -responders, a new website, a new mobile app, and Remote Deposit Capture that allows members to deposit checks 24/7 without making a trip to the Credit Union. There are many membership enhancements planned for 2019, including the offering of new mortgage and credit card products, as well as extensive facility improvements intended to further enhance the "member experience." I wish you all a happy, healthy and prosperous New Year.

**Credit** Union

WINTER | 2019

Stephen Grech President & CEO



# MCCCU Now Offering New Mortgage Solutions!

Take full advantage of your credit union membership and experience the difference of a mortgage with MCCCU! Introducing our brand new Hometown Advantage Mortgage, a mortgage with benefits you don't see with traditional mortgage companies!

#### MCCCU's Hometown Advantage Mortgage Offers:

- Flexible loan terms that will support your goals, not determine them
- Cash out up to 100% LTV
- Purchase up to 100% LTV
- No PMI
- Equity Builder

# Did You Know?

MCCCU's Privacy Notice is available 24/7 on our website at **www.mcccu.org**.



#### 715 N. Telegraph Rd. Monroe, MI 48162

### WWW.MCCCU.ORG

#### CONTACT US

Call Center: (734) 242-3222 or (800) 541-2222 Hours: Mon. - Wed. 8am - 4:30pm Thurs. - Fri. 8am - 5:30pm Sat. 9am - 1pm

#### Main Branch Fax: (734) 242-6911 Internet Access To Online Banking

(It's Me 24/7): www.mcccu.org Telephone Access To Cu\*Talk: (734) 242-3222 / Option 3

#### **OFFICES AND HOURS**

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

#### **BOARD OF DIRECTORS**

Mike Miller, Chairperson Gary Sievert, Vice Chairperson Kenneth Stritt, Treasurer Jennifer Poupard, Secretary Robert Degraer Connie Ochs

#### REMINDER: THE 2018 TAX FILING DEADLINE IS APRIL 15, 2019

# LOVE MY CREDIT UNION REWARDS

#### Members Save on TurboTax, the Tax Software That Has You Covered



The tax laws have changed, but TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website at **www.mcccu.org**. Start today and save!

#### More Savings with Love My Credit Union Rewards!



In addition to the TurboTax discount, members 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. Visit our website to start saving today!

Sprint >> 🐼 🧮 trustage 🖤 to shop

Visit http://turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.

### Credit Card Upgrade Coming in 2019!

Keep an eye out for exciting news this Spring regarding changes to the MCCCU credit cards!



#### Find us on Facebook

Federally Insured by NCUA.

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government





# **Holiday Closings**

MARTIN LUTHER KING, JR. DAY Monday, January 21

> PRESIDENTS' DAY Monday, February 18

> > GOOD FRIDAY Friday, April 19 Closed 12:00 – 3:00 p.m.