

Monroe

COMMUNITY CREDIT UNION

REFER-A-FRIEND for Your Chance to WIN!

The benefits of your MCCU membership are simply too good to keep to yourself! Start telling your family, friends and coworkers about Monroe Community Credit Union, and when they open an account with us, you'll both receive one entry for our Summertime Sweepstakes!



Here's how it works:

- To enter by referral, a new member must open a basic savings account with MCCU. The new account(s) must be in good standing to win. Both referring member and referred member will receive one entry for the Sweepstakes.
- Once a member, referred individuals will be eligible to participate in the Refer-a-Friend program and refer friends and family members to receive additional contest entries.
- Three winners will be picked for one of our awesome summer-themed prizes like a Yeti Cooler!

We look forward to welcoming your friends to the Credit Union family!

By participating in this program, each party consents that Monroe Community Credit Union (MCCU) is permitted to share information regarding the member relationship status to both the program referring member and to the referred friend or family member for the purposes of confirming Refer-a-Friend eligibility. Confidential account and personal information will not be shared to the program referring member or referred friend or family member. MCCU employees are not eligible. Must be 18 years or older to win, odds of winning one of the prizes will depend upon the number of entries. Winners will be selected on September 1st, 2021 and will be notified by phone. Once notified, member will have 5 business days to claim their prize. If member does not claim prize within 5 business days, a new winner will be randomly selected. Member account(s) must be in good standing to win. Eligibility requirements: By entering this Sweepstakes, Entrants accept and agree to be unconditionally bound by the rules and decisions of MCCU which shall be final and binding on all Entrants. Sweepstakes is void where prohibited by law. For full promotion details, visit www.monroecommunitycu.org.

Ready to Put Down New Roots?

If you've been considering homeownership, Monroe Community Credit Union is here to help you take that step. With a wide variety of home loan options, expert financial assistance, and some of the most competitive rates around, we've got the financing you need to confidently enter the homebuying market.

From your first home to your forever home, we have a home loan to fit your needs:

- Conventional
- FHA
- Rural
- VA
- And more!



Visit www.monroecommunitycu.org for current rates and mortgage information.

A NEW LOOK FOR IT'S ME 247 ONLINE BANKING IS COMING SOON!

We're excited to announce a completely new look-and-feel for It's Me 247 desktop and mobile web banking will be released soon! The new design was created with you in mind; allowing for customizable settings and easy to use favorite features, and it will work seamlessly on any device- Desktop PC, Tablet, or Phone- much like our mobile app!

Don't Let Summer Burn Your Budget

The days are longer, the kids are home, and vacation is on the horizon – if you're not careful, you may just see your budget whittle away in the midst of all the summertime fun. Avoid budget burnout this summer by watching for these five big budget busters.

- **Camps for kids.** Sports camps, day camps, adventure camps—all that fun comes with a cost. Consider checking with your local library or city's parks and recreation department for free or low-cost programs as an alternate for your children.
- **Extra day trips.** From lake days to park days to zoo days, gas guzzling has a way of skyrocketing during the summer months. Consider activities closer to home and limit long distance adventures to once a week.
- **Lack of meal planning.** Unplanned mealtimes often result in extra eating out and last-minute trips to the store. Instead of shoving meal planning to the side, simply reinvent it with simpler, funner foods for summer, including grilling out, wraps, cold meats, and seasonal sides.
- **Overusing the air conditioner.** Reduce air conditioner use by cooling the house with open windows in the evening and overnight, using fans to circulate air throughout the day, and keeping blinds closed while the sun is up.
- **Summer wardrobes.** If your closet simply doesn't have the clothing you need for summer, try to keep your purchases to summer staples that won't go out of style, such as t-shirts, shorts and sandals.



Love Your Home All Over Again

With the help of a Home Equity Loan from Monroe Community Credit Union, the upgrades, additions, features, and options are endless.

- New floors
- Upgraded kitchen
- Updated master suite
- Fresh paint
- Additional room
- New home office
- And more!

Our convenient Home Equity Loans make it easy to get your hands on all the cash you need for all your summertime projects. Stop by the Credit Union or visit www.monroecommunitycu.org to apply today.

JUST LIKE THAT, YOU'RE DONE

Congratulations, Class of 2021!

It was a year unlike any other, but you stuck with it and pulled through like a champ! Monroe Community Credit Union is proud of you, and we can't wait to see the amazing things you will do and accomplish as an independent adult. Whether you're headed off to college in the fall, starting a new career, or simply dipping your toes in the post-high school world, we want you to know that we're always here to help. From savings and checking accounts to personal and auto loans, we have all the financial tools and services you'll need no matter where you're headed.

In the meantime, enjoy your summer and congratulations on your great accomplishments!



Money Tips to Make Your Future Self Thank You

As a teenager, you're in an extremely powerful position to set yourself up as a successful young adult. Learning and practicing good money habits today will not only get you ahead now but will continue to put you ahead for the rest of your life. With these simple money tips, getting started is easy.

- **Understand the power of time.** It doesn't matter if you aren't earning a ton of money right now. What matters is the fact that you start saving a portion of it regularly and that you deposit it to an account that will earn you interest. The power of that interest over the next several decades will be more powerful than anything else you can do.
- **Start a money saving habit now.** You've been brushing your teeth since you were old enough to do so, and now, you likely do it every day without thinking much about it. When you start a habit of saving now, it will be a habit that will always be with you.
- **Track your spending.** For one month, track where every single penny goes. From a package of gum or a can of soda to a tank of gas or dinner out with friends, carefully track all of your spending to see where your money is going.
- **Get educated.** The only way to learn more about finances is to do your own research and ask your own questions. The more you know about money, the more likely you'll be to make wise decisions in the future. Search the internet, talk to a parent, or ask a grandparent – we all know adults love to give advice!
- **Make smart decisions about college.** Playing it smart with college can look like waiting a few years to save up more money, taking the time to apply for scholarships and grants, attending a local college for your first two years before transferring to a more expensive university, and choosing to major in something that you'll actually get paid to do.
- **Establish a credit history.** If you don't have a credit card yet, get one. You can have a parent co-sign to help you make smart credit decisions, but it's going to be vital for you to start building that credit foundation now.

Holiday Closings

Independence Day
Monday, July 5 (observed)

Labor Day
Monday, September 6



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www.monroecommunitycu.org

**715 N. TELEGRAPH RD.
MONROE, MI 48162**

Call Center

(734) 242-3222 or (800) 541-2222

M-F: 8am - 6pm

S: 9am - 1pm

Telegraph Branch Fax

(734) 242-6911

Online Banking Access (It's Me 24/7)

www.monroecommunitycu.org

Telephone Access To Cu*Talk

(734) 242-3222 / Option 1

OFFICES AND HOURS

715 N. Telegraph Rd., Monroe

14 Winchester St., Monroe

7408 Lewis Ave., Temperance

5044 N. Dixie Hwy., Newport

M-TH: 9am - 4:30pm

F: 9am - 6pm

S: 9am - 1pm*

*Lewis, Winchester and Dixie Drive-Thru only on Saturdays. Telegraph by appointment only.

9040 Raisin St., Maybee

M-TH: 9am - 4:30pm

F: 9am - 6pm

(Closed daily from 1pm - 2pm for lunch)

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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

National Credit Union Administration, a U.S. Government Agency

NMLS# 423111



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Banking is what we do, but *community* is who we are!