

Monroe

COMMUNITY CREDIT UNION

CREDIT UNION
connection
FALL 2021



FALL FINANCIAL WELLNESS:

Tips to Improve Your Finances Before the Holidays



The air is getting crisper, the kids are back to school and fall is finally here. With every new season comes a new opportunity to reassess your finances and take care of a few financial to-dos. With the holiday season quickly approaching, now is an essential time to improve your finances and create a sense of financial wellness.

- **Do a subscription audit.** Create a list of your weekly, monthly and annual subscriptions to determine which ones are still useful and worth keeping in your budget. Consider calling subscribers to see if you qualify for a reduced rate.
- **Review your interest rates.** 2021 has been a year of historically low rates. Take inventory of your current loan rates and credit card rates and do a little looking around to see if those rates can be reduced by refinancing, transferring balances, or consolidating debts. Monroe Community Credit Union is a great place to start!
- **Inspect your insurance.** You may be able to save on your current auto insurance, homeowners insurance, or pet insurance by making a few phone calls, shopping around online, or bundling insurance policies together.
- **Check your credit.** Every year consumers are entitled to a free annual credit report from all three credit reporting agencies. Spacing them apart throughout the year is a smart and free way to monitor for unusual activity and to review areas where you may be able to improve your credit score.
- **Budget for holiday spending.** Determine how much you want (and can) afford to spend on holiday shopping. Divide that total between the number of weeks left until holiday shopping begins and start setting it aside in a safe place.
- **Bump up your savings.** It's never a bad idea to start saving more. Whether your budget allows only a few extra dollars a week or a more significant amount, even the smallest percentage can make a big impact.
- **Make an appointment with a financial wellness coach.** Monroe Community Credit Union is pleased to offer all MCCU members access to free financial coaching with our financial experts. To schedule your free appointment, simply call 734.242.3222 to speak with a Contact Center Representative.

MCCU has been voted Monroe's Best Credit Union AND Best Mortgage Lender of 2021!

Thank you to everyone who voted for us. We will continue to work every day to improve the lives of the members of our community!

INTERNATIONAL CREDIT UNION DAY

Building financial health for a brighter tomorrow.

Thursday, October 21, 2021

Each year we recognize International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in Monroe Community Credit Union's very own bylaws and is something credit unions have been doing for more than 100 years.

Wishing you all the joys of the holiday season –

from everyone here at Monroe Community Credit Union!

Hip Hip Hooray for Skip-A-Pay!

The holiday season is the perfect reason to take advantage of our Holiday Skip-A-Pay program.

Simply choose to skip your qualifying MCCU loan payment(s) for the month of November or December and enjoy the extra wiggle room in your holiday budget*. To get started, simply contact an MCCU representative at 734.242.3222 or stop by the Credit Union and we'll be happy to help you determine if you meet the qualifications.

*Restrictions apply. Skip-A-Payment is available to members on closed-end loans once every 12 months. In order to participate, members are subject to approval.

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

Christmas Comes But Once a Year Make it count with your MCCU credit card!

'Tis the season for giving, and while it's always fun to give to others, sometimes it's nice to give a little something to yourself too. With our MasterCard Platinum Reward card, you can do both at the same time! Simply swipe your card for holiday gifts, groceries, gas and more, and earn CUReward points on every qualifying purchase.

Your points can be redeemed for:

Merchandise • Gift cards • Travel experiences • And more!



Visit us online at
www.monroecommunitycu.org
to learn more.

Monroe
COMMUNITY CREDIT UNION
www.monroecommunitycu.org

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

Call Center

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

M-Th: 8am - 5pm

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

Holiday Closings

COLUMBUS DAY

Monday, October 11

VETERANS DAY

Thursday, November 11

THANKSGIVING

Thursday, November 25

CHRISTMAS

Friday, December 24

(Open 9:00 a.m. to 1:00 p.m.)

Saturday, December 25

NEW YEAR'S

Friday, December 31

(Open 9:00 a.m. to 1:00 p.m.)

Saturday, January 1, 2022

DAYLIGHT SAVING TIME REMINDER

Daylight saving time ends

Sunday, November 7 at 2:00 a.m.

Don't forget to set your clocks back one hour before you go to bed Saturday night.



Holiday Savings Account DISBURSEMENTS

The day you've been saving for is only a few weeks away! The accumulated savings and dividends in your Holiday Savings Account will be disbursed on October 20th, and remember, your account will automatically renew to help you continue saving for the next holiday season.

Did you forget to plan ahead? Holiday Savings Accounts are designed to help you plan ahead for the holidays. You already know you'll be shopping for all of your friends and family, so why not plan ahead? Partner the account with a payroll deduction and you'll automatically save money for holiday shopping every time you get paid!

BENEFITS PLUS® REAL VALUE. REALLY.

We're always looking for ways to help our members save money. That's why we hope you've been taking advantage of our partnership with Benefits Plus. Offering real savings on products and services you use every day, Benefits Plus can help you save money on everything from dining and groceries, traveling and entertainment, home projects and ID protection, and more. Plus, with discounted gift card options to a variety of national retailers, Benefits Plus makes holiday shopping a breeze! Choose from:



- **RETAIL** – Macys, Gap, Old Navy, Banana Republic, Barnes & Noble, BassPro Shops®, JCPenney, Kohls, LL Bean®, Men's Wearhouse

- **OFFICE & SCHOOL SUPPLIES** – Office Depot

- **DINING** – Applebee's®, Chili's, Bob Evans, Cracker Barrel, Logan's Roadhouse, Panera Bread®, Papa John's, Subway, Uno's Bar & Grill

- **WHOLESALE SAVINGS CLUBS** – SAM's Club, BJ's and Costco

If you're not taking advantage of Benefits Plus yet, visit
www.monroecommunitycu.org/benefitsplus to learn more and enroll today.

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

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 lobby by appointment only.

9040 Raisin St., Maybee

M-TH: 9am - 4:30pm

F: 9am - 6pm

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

106 Park Pl., Dundee

M-TH: 9am - 4:30pm

F: 9am - 6pm

BOARD OF DIRECTORS

Mike Miller, Chairperson

Gary Sievert, Vice Chairperson

Kenneth Stritt, Treasurer

Jennifer Poupard, Secretary

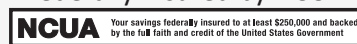
Daniel Carleton, Associate Director

Robert Degraer

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

NMLS# 423111



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