

Monroe

COMMUNITY CREDIT UNION

WE'RE NOW MONROE COMMUNITY CREDIT UNION

(Don't worry, everything else is still the same!)

We are pleased to announce that as of April 1, 2021, Monroe County Community Credit Union will be using a new, simplified version of our old name—we are now Monroe Community Credit Union, and we've got a fresh, new look to go along with the new name! But don't worry, our name and look are all that have changed. We're still the same, familiar credit union you've grown to trust over the years. We hope you enjoy the fresh, simplified look of your long-time local credit union.

LET'S GO!

Wherever your spring break plans lead you, Monroe Community Credit Union is right behind you. With our convenient online services, we're never more than a few clicks away.

Enjoy 24/7 access to your MCCU account from the comfort of wherever you are:

Online Banking • Mobile Banking • eStatements • Account Alerts

Plus, when you log into the MCCU Mobile Web Banking between April 1, 2021 - May 31, 2021, your name will be entered in a drawing for your chance to win an iPad!

Not signed up for online banking yet? You can do so by clicking the 'First Time User?' button found in the online banking widget located on any page of our website!

Contact the credit union for full contest rules.

Introducing Monroe Community Credit Union Scholarships

We are pleased to announce and introduce the first ever MCCU scholarship opportunity! We are excited for the opportunity to assist members in furthering their education by awarding a total of five \$1,000 scholarships to collegebound members. If you will be graduating high school this spring and have plans to attend college in the fall, we invite you to apply for one of our MCCU scholarships.

MCCU scholarship criteria:

- A total of five (5) \$1,000 scholarships will be awarded to graduating high school students
- Scholarship can be applied to any furthering education: two year, four year, trade schools
- Applicant must be a primary member in good standing with the credit union; have a 3.0 GPA or higher; and must not be an MCCU employee, board member, or family member of the board or executive management team

Scholarship applications are available online at www.monroecommunitycu.org/scholarship.

Application deadline is April 30, 2021. We wish you the best of luck!

DO MORE, SPEND LESS



Monroe Community Credit Union has partnered with Benefits Plus® to help MCCU members get even more out of their credit union membership! With spring break on the horizon and summer vacation just around the corner, there's never been a better time to start taking advantage of all the travel services, benefits and savings offered through a Benefits Plus membership.

Sign up today to start taking advantage of the guaranteed lowest rates, plus discounts and Cash Back Rewards on:

- International & Domestic Air
- Car Rental Reservations
- Hotel Accommodations
- Cruises
- Ski Lift Tickets
- Condominium Vacations
- Theme Parks
- CityPass®
- Amtrak Tickets
- Eurail Passes

There's more. In addition to great travel savings, your own Benefits Plus membership unlocks Ultimate ID Protection benefits; Health and Wellness benefits; Family benefits; discounts at retail stores, dining, and gifts; and so much more! Visit us online at www.monroecommunitycu.org/benefitsplus to learn more and enroll in Benefits Plus today.

It's Your Fun. You Make the Rules.

You've stood by our side throughout all the unexpected changes we've had to make, and we appreciate your patience and support. We're pleased to offer you an opportunity to enjoy a 1% interest rate discount on any new or refinanced consumer term loans.

1% Discount on ALL Consumer Term Loan Rates Boats, RVs, Motorcycles, Trailers, Jet Skis

Go ahead and start making your own rules for your own fun with a recreational Loan from Monroe Community Credit Union! Visit us online at www.monroecommunitycu.org to learn more.

*APR = Annual Percentage Rate. Subject to credit approval. Offer available to new and refinanced consumer term loans. Offer may be modified or discontinued at any time. 1% discount will be applied to qualifying rate based on creditworthiness and cannot be combined with any other offer. May not be applied to existing MCCU loans. This offer does not apply to Credit Cards, Lines of Credit, Mortgages, or Commercial Loans. Terms and conditions may apply.

SPRING CLEANING YOUR FINANCES?

It's just about that time of year when the resolutions we made just a few short months ago start to fade away, making now the perfect time to step in and give those financial goals a little spring cleaning. But before you roll up your sleeves and dive in, consider these financial not-to-do's when sprucing up your finances.

- **Excessive scrubbing** – While your budget is a good place to start when cleaning up your finances, it's critical to make sure it remains sustainable. Avoid overhauling your budget to the point of making it unsuitable to your lifestyle.
- **Unnecessary closures** – Closing old credit cards may sound like an efficient way to clean up your credit but be sure to consider how this action will affect your overall credit rating. Not only will closing a credit card affect your average length of history, but also your credit utilization rate, both of which have a direct effect on your credit score.
- **Splurging tax refunds** – It's easy to justify splurging a good tax refund on something you wouldn't normally purchase, but you may be pleasantly surprised to see how using it to pay down debt or to boost your emergency savings will benefit you in a greater way down the road.
- **Underutilizing interest rates** – Keeping extra savings in your regular checking account is a great way to miss out on maximizing your earnings. If you don't have one yet, consider opening a higher-yield savings account to make the most of your funds, and if you're not sure about your options, simply contact an MCCU member service representative to learn more about our savings options.

Ready for more financial tips, tricks and advice? Our Financial Counselors are always ready and eager to assist you! Simply give us a call to schedule an appointment today.

MAKE MORE HOMEMADE MEMORIES

With the help of a Home Equity Loan from Monroe Community Credit Union, the options are endless. From home renovations and upgrades to family priorities and large purchases, our convenient Home Equity Loan makes it easy to transform your home's equity into cash for all your biggest plans.

We offer two convenient loans to get value from your home:

- **Home Equity Loan** – Receive one lump sum loan payout.
- **Home Equity Line of Credit (HELOC)** – Borrow from your home as a line of credit, similar to borrowing with a credit card. You can borrow what you need, as you need it, up until you reach your credit limit.

Interested in refinancing your current mortgage to save with today's low rates? We can help with that too! Just give us a call or stop by the Credit Union for current rates and to see how much you could start saving in interest and monthly payments today.

Get Your Maximum Refund and Special Savings on TurboTax

Getting your biggest possible tax refund has never been



easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by – and can even do your taxes for you, start to finish. Monroe Community Credit Union members save up to \$15 when you start TurboTax now!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. 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.

Holiday Closings

GOOD FRIDAY

Friday, April 2
Closed 12pm – 3pm

MEMORIAL DAY

Monday, May 31

INDEPENDENCE DAY

Monday, July 5
(observed)



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

Due to Covid-19, please check our website for current branch hours and services.

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)

BOARD OF DIRECTORS

Mike Miller, Chairperson

Gary Sievert, Vice Chairperson

Kenneth Stritt, Treasurer

Jennifer Poupard, Secretary

Daniel Carleton, Associate Director

Robert Degraer

Connie Ochs

Maria Zagorski

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