



# MICHIGAN COLUMBUS FEDERAL CREDIT UNION

*Providing Financial Solutions*

SUMMER 2017

## We're ALWAYS Available for You!

Whether the summer season finds you traveling the world or sticking close to home, you can rest assured your MCFCU accounts are never far from your side. With our variety of convenient services, you can access your accounts whenever, wherever and however you like.

**ONLINE BANKING** Use your computer to enjoy 24/7 access to your account with the ability to check your balance, view account history, transfer funds, credit card balance transfer and more – even when our offices are closed!

**DIRECT DEPOSIT** Sign up and have your funds automatically deposited in your account on time.

**FRIENDLY TELLER** Enjoy the same 24/7 access to you account by calling 800.983.9560 from any touch-tone telephone.

**DEBIT CARD** Make purchases and deposits at our ATM when you are on the go. See our link to search for locations regarding the following items;

**CO-OP SHARED BRANCH NETWORK** Access your accounts at over 5,000 shared branch locations around the country.

**CO-OP ATM NETWORK** Enjoy surcharge-free access to nearly 30,000 CO-OP ATMs around the nation.

To learn more about how MCFCU can serve you - day or night - visit [www.mcfcu.net](http://www.mcfcu.net), or give us a call at 734.425.5080 to speak with a member service representative during regular business hours.

## Sit & Save or We Will Pay!

As a member of MCFCU, you have access to a wide variety of products and services that are specifically designed to help you save money. And since your financial goals are important to us, we want to make sure you can save as much money as possible. So we invite you to take part in our Sit & Save promotion, going on right now!

### How it works:

- **Come SIT down with us!** We will review all of your current loans, accounts and other banking products.
- **We'll SAVE you money** by calculating whatever fees or interest you may be paying now, and then showing you ways to save with MCFCU services and loans. If we are unable to save you at least \$25...
- **We'll PAY you \$25 cash!** It's a win-win!

To Sit and Save today, simply stop by the Credit Union and speak with a friendly member service representative.

*We look forward to saving you money!*



**enterprise car sales**  
Haggle-free buying. Worry-free ownership.

**Enterprise will offer you Kelley Blue®  
Trade-In Value on your Vehicle  
and add \$500\***

\*Restrictions apply

**June 29–July 5, 2017**

Call 734 425-5080 or visit [www.mcfcu.net](http://www.mcfcu.net)  
to get pre-approved today!

*Preview our great selection of quality used vehicles  
or find the nearest Enterprise Car Sales locations  
at [cuatuodeals.com](http://cuatuodeals.com)*

During our Summer Savings event,  
you have the opportunity to get a  
great discount on top of  
our already low rates.

**Receive  
.25% to .70% off  
our current rates for a  
chance to get a record  
low rate of 2.39% APR\*!**

# 70 years!

## Celebrate our 70th birthday with historical rates on certificates of \$5,000 or more

Open a certificate for \$5,000.00 or more, with an active checking account, and you will receive the Annual Percentage Yield (APY).



Rates are tiered on the balance of the certificate

Term	APY
7 Month	1.20%
17 Month	1.20%-1.50%
27 Month	1.40%-1.75%

Visit [MCFCU.net](http://MCFCU.net) for terms & conditions

Promotion is for new money only, \$5,000 minimum. Begins 5/1/2017 for a limited time. Early penalty rate applies.

## There's much to enjoy with e-Services!

- 24/7 convenience
- Home Banking
- e-Statements
- Direct Deposit
- Online Loan Application
- Bill Pay - pay your bills online and win big! Through December 31, 2017, every time a bill is paid online, your name will be entered in a monthly drawing to win \$50.



Our friendly member service representatives are available to answer any questions you may have. Don't forget to ask about direct deposit, receiving debit and ATM cards, too, for even more convenience!

## HOLIDAY HOURS

We will be closed for the following holidays

Fourth of July	7/4
Labor Day	9/4
Columbus Day	10/9
Veteran's Day	11/10

Parking lot driveway closed 7/15 to 7/17

Please use parking lot next door.

The rain date for 7/15 will be the following Saturday and Sunday

## We are the definition of FREE CHECKING!

What does Free Checking mean at MCFCU?

- No minimum balance fee
- No annual account maintenance fee
- Free debit card (first replacement of lost/stolen card is free too!)
- Free online bill pay

Ask a member service representative how to open your MCFCU Free Checking account today!



## \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



### MICHIGAN COLUMBUS FEDERAL CREDIT UNION

Providing Financial Solutions

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### HOURS

Mo, Tu, Fr 8:30-5:00

Wednesday 9:00-5:00

Thursday 8:30-5:30

Saturday 9:30-12:00



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