



# MICHIGAN COLUMBUS FEDERAL CREDIT UNION

*Providing Financial Solutions*

SPRING 2018

## Everything your Chip enabled Debit Card has to Offer

**CARDVALET.COM** Go to app store from your device and search for cardvalet.com then register your new EMV enabled Debit Mastercard by entering your card information and create a username with a password. The cardvalet system has features including - balance inquiry, transaction history, purchase information and fraud control features.

**CUSTOMIZE THE WHERE... WHEN... HOW** Turn your card on or off, set transaction limits, establish that a transaction cannot be authorized unless it is within a range set by you in proximity to your device, stop merchant type from being authorized, set up notifications for all activity and a balance alert to your device.

**CUSTOMIZE YOUR PIN** You can select your own personal identification number for your debit card by call 1-800-992-3808. You can change the PIN anytime you want. Call us at 734-425-5080 to apply for a no fee Chip Enabled Debit Card and enjoy the convenience and security of knowing about your account 24/7.

### *Safety features for your account -*

- Chip enabled debit card with free checking
- Update your contact information - phone, address, email
- Set-up E-alerts to your phone or PC of transactions & balances
- Call us at 734-425-5080 to let us know if you are traveling to update debit and credit cards
- Get statements, online access to your account information.



## YOUR TRUSTED PARTNER IN AUTO BUYING



- ✓ Finance directly through the Michigan Federal Credit Union
- ✓ Compare different dealers for pricing for Top quality, single owner, low mileage vehicles
- ✓ All vehicles go through a rigorous 110-point inspection to ensure the highest quality
- ✓ Factory warranty included with extended warranties available
- ✓ Search for fuel economy vehicles
- ✓ Lists of recalls
- ✓ Refinance with better rates and terms
- ✓ Get pre-approval on your loan with rates as low as **2.25%\***

Customize your search for a car that fits your needs & budget before going to a lot

Negotiate your best price

Free CarFax, vehicle comparisons, listed recalls and more!

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Experience it now!  
[micolumbus.groovecar.com](http://micolumbus.groovecar.com)



# HOW MUCH CAN YOU SAVE



#90389115

## SIT -N- SAVE

- \$ Meet with Kathy, Rhonda, Tyler or Barb to review your credit score and checking account.
- \$ See if you are over paying interest or paying fees for a checking account.
- \$ MCFCU has saved our members over \$100,000 in interest. Help us meet our goal of saving members \$150,000.
- \$ In June we saved one member \$74.00 and another member \$52.00.

**Call us to set up a review - 734-425-5080**

## HOLIDAY CLOSINGS

4th of July - Wednesday, July 4  
Labor Day - Monday, Sept. 3  
Columbus Day - Monday, Oct. 8  
Veterans Day - Monday Nov. 12  
Thanksgiving - Friday, Nov. 23

## ATTENTION HIGH SCHOOL SENIORS!

MCFCU will award one scholarship in the total amount of \$1,250.00 - \$1,000 will be awarded to the student and \$250 will be awarded to the teacher that the student nominates. The scholarship is available for college, technical, or trade school.

*Apply online - pick up an application at our office  
- give us a call and we can mail it to you.*

Apply before 7/31/2018

## MCFCU NEW HOURS

Monday 8:30am - 5:00 pm  
Tuesday 9:30am - 5:00pm  
Wednesday 8:30am - 5:00pm  
8:30am - 5:30pm  
Friday 8:30am - 5:00pm  
Saturday 9:30am - 12:00pm



**MICHIGAN COLUMBUS  
FEDERAL CREDIT UNION**

*Providing Financial Solutions*

30419 Six Mile Rd. • Livonia, MI 48152

734.425.5080 / 800.452.5094 / F 734.425.1181

[service@mcfcu.net](mailto:service@mcfcu.net) • [mcfcu.net](http://mcfcu.net)

### HOURS

Monday	8:30-5:00
Tuesday	9:30-5:00
Wednesday	8:30-5:00
Thursday	8:30-5:30
Friday	9:30-5:00
Saturday	9:30-12:00



**Be ready for summer  
with a new phone!**

**SNAP UP TO \$300**

**Sprint** works for me  
Now with **hulu**

 **LOVE MY  
CREDIT UNION  
REWARDS**



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