



# MICHIGAN COLUMBUS FEDERAL CREDIT UNION

*Providing Financial Solutions*

SPRING 2018

## *Spring Time* **AUTO LOANS**

as  
low  
as **2.25%** APR\*

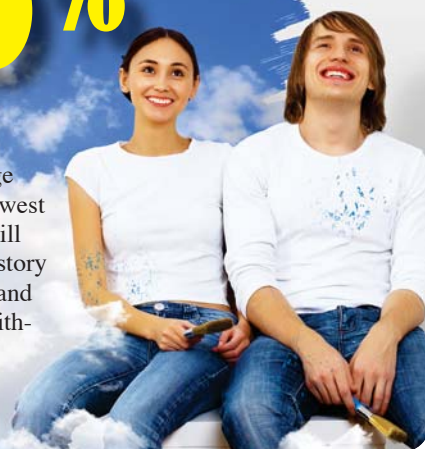
*\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. Apply online or call 734-425-5080.*

## **Unlock the Equity In your Home**

rates as low as

**5.00%**

\*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.



## **Cash at your Fingertips**

Debit cards and credit cards help you with everyday purchases. You can't deny the convenience of swiping a MCFCU credit card for purchases, but sometimes, you just need some cold, hard cash. That's why the MCFCU debit card is a great card to carry. You can use it for purchases anywhere you see the MasterCard symbol, and you can use it to access instant cash at any ATM worldwide!

### **Features with our new CHIP ENABLED MASTERCARD DEBIT CARD.**

- **CARDVALET.COM** Go to app store from your device and search for cardvalet.com then register your new EMV chip enabled Debit Mastercard by entering your card information and create a user name with a password. Now your card is registered and you can use the features in card valet.com. 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 a 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 new debit card by calling 1-800-992-3808 or by visiting our ATMS at 30419 Six Mile Rd in Livonia or 19801 Farmington Road in Livonia. With your card you can change the PIN anytime you want.

Call us at 734.425.5080 to apply for a **no fee** Chip Enabled Mastercard Debit Card and enjoy the convenience and security of knowing about your account 24/7/365.

# TIME FOR AN UPDATE?

Please take a few minutes to review all of your information and let us know if you if you have changed your address, phone number or e-mail address. We appreciate your help in keeping our record up to date. You can sign onto netbranch and send a secured message of any changes or call us at 734-425-5080.



## HOLIDAY CLOSINGS

Good Friday - March 30 - Closing at noon  
Memorial Day - Monday, May 28  
4th of July - Wednesday, July 4  
Labor Day - Monday, Sept. 3  
Columbus Day - Monday, Oct. 8

## Annual Meeting Reminder

**April 21, 2018**

Join us at  
Michigan Columbus FCU  
30419 Six Mile Road  
Livonia, MI

All members are welcome to attend.  
The business meeting will begin at 12:15pm  
Refreshments will be served.

*Join us!*



LOVE MY  
CREDIT UNION  
REWARDS

Enjoy exclusive  
savings  
every day.



**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

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