



MICHIGAN COLUMBUS FEDERAL CREDIT UNION

Providing Financial Solutions

FALL 2019

Live the Good Life

Get a fresh start

- Review your credit report and compare our rates and fees to save you money
- We can create a plan to reduce debt and lower the fees you pay
- Know your credit score and then work to improve the score

Sit with a MCFCU representative for our free service. We will review your current loans, accounts, fees and interest that you are paying to other financial institutions. Our goal is to save you money. If we can't save you at least \$25.00 then we PAY you \$25.00. It's a WIN - WIN! Let us help with your financial future.

Make Life Easier

With less money going to an interest payment or fees each month, you can watch your bills shrink. We will review with you and help you improve your credit score

It's easy to apply online, over the phone or in person for any loan or meet with Kathy or Rhonda for a financial fitness review.

Transfer your balance from higher rate cards to our card with a low balance transfer rate of 2.99%* plus a bonus of 25 points for every \$1,000 of your balance that is transferred. We have no balance transfer fees so let us compare your balance transfer offer of 3% or 4% fees on the total amount that you transfer plus an annual fee as offered by other financial institutions.

Our ANY REASON, ANY SEASON loan is money lent to you no matter what you need it for.

Apply today to get up to \$4,000 for as low as 7.49%*.

**for qualified borrowers*

Compare our checking account to other financial institutions and you will see that we do not charge a fee every month for your account based on your balance activity. Open your account today with Missy, Brian, Yvonne or Dylan.

- ✓ We have NO minimum balance fees
- ✓ We charge NO monthly account fees
- ✓ We charge nothing to open and use convenient bill pay
- ✓ We charge nothing to open and use a debit card

We have a new Christmas Club account. Open the account and deposit any time so that you have money for shopping for next year. Earn dividends on your deposit and save for Christmas.

Click to Pay with Bill Pay

and be entered to

**Win a \$50
Visa Gift Card**

Every time you use online banking to pay your bills.

1 (one) winner will be awarded each month. Ends 2/29/20



Visa Gift Cards



Available from **\$10-\$1,000**
\$5.00 fee for members

BRING YOUR TOYS OR DONATION TO MCFCU

MARINE
TOYS FOR TOTS
FOUNDATION

11/1/19-12/15/19

What does Free Checking mean at MCFCU?

- No minimum balance fee
- No annual account maintenance fee
- Free debit card
- Free online bill pay

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



Credit union members, head back to class with

\$200 CASH

when you switch to Sprint®

Love My
Credit Union®
rewards



MCFCU New Hours

Mon, Wed, Thurs, Fri 8:30am-5:00pm
Tuesday 9:30am-5:00pm
Saturday 9:30am-12:00pm



HOLIDAY HOURS

Columbus Day 10/14 closed
Veterans Day 11/11 closed
Thanksgiving Day 11/28 & 11/29 closed
Christmas Eve 12/24 9:30am-12:00pm
Christmas Day 12/25 closed
New Years Eve 12/31 9:30am-12:00pm
New Years Day 01/01 closed

FEE SCHEDULE

GENERAL SERVICES

Corporate checks per check	\$ 2.00
Statement copies – (each statement)	\$ 3.00
Deposit verification	\$20.00
History printout per page	\$ 1.00
Research fee per hour	\$35.00
Outgoing wire transfers	\$32.00
Outgoing foreign wire transfers	\$47.00
Check by Phone	\$10.00
Close IRA	\$25.00
Non Member cashing a check drawn on MCFCU	\$10.00
Coin processing fee	5% of coin, no less than \$5.00

CHECKING ACCOUNT FEES

Monthly Checking	FREE
Non-sufficient funds (NSF)	\$31.00
Stop payments	\$30.00
Deposit item returned	\$20.00
Check copy (each)	\$ 5.00
Reconciliation of account (per hour)	\$35.00
Return ACH (NSF)	\$31.00
Close account within 6 months	\$10.00
Courtesy pay fee	\$31.00
Courtesy pay reinstatement	\$31.00
Transfer to cover overdraft (after 4 per month)	\$ 1.00

ATM /DEBIT FEES

Reissue of plastic card (first time free)	\$ 5.00
Overdraw due to ATM transactions	\$31.00
Non-member ATM withdrawal	\$ 3.50
Non-member ATM balance inquiry	\$ 3.50

VISA

Replace lost/stolen VISA (first time free)	\$ 5.00
VISA PIN replacement	\$20.00
Late charges after 5 days past due	20% of int. due \$35.00 min.
Copy of sales draft	\$ 8.00

MISCELLANEOUS

4th withdrawal from Maxi/High	
Yield account (per month)	\$2.00 each
Copy of receipt/check/transaction	\$3.00 each
Dormant account fee (inactive 12 Months)	\$5.00 per month
Photocopy / fax per page	\$.50
Close IRA account	\$25.00
Mortgage Modification Minimum	\$1,750.00
Mortgage Subordination Minimum	\$500.00
Overdrawn Closure Fee	\$31.00
Legal processing	\$50.00
Account closed within 6 months	\$10.00
Re-open account in 90 days	\$25.00
Escheated accounts	\$50.00
Undeliverable address	\$5.00 per month
VISA Gift Card (each)	\$ 5.00
Stop payment fee cashiers check	\$30.00

Effective 12/1/2019



**MICHIGAN COLUMBUS
FEDERAL CREDIT UNION**

Providing Financial Solutions

30419 Six Mile Rd. • Livonia, MI 48152

734.425.5080 / 800.452.5094 / F 734.513.1191

service@mcfcu.net • mcfcu.net

HOURS

Mon, Wed, Thur, Fri 8:30a-5:00p

Tuesday 9:30a-5:00p

Saturday 9:30a-12:00p



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