



Marshall Community Credit Union

October 2019

Quarterly

# Newsletter

## 1.9% APR on ALL PURCHASES November 1, 2019 - January 31, 2020

The holiday season is right around the corner and we're here to help you prepare. Wise Rewards and Wise Rate cardholders will receive 1.9% APR on all purchases made from November 1, 2019 to January 31, 2020. Plus, we'll give you six months to pay the balance!

### Don't have an MCCU credit card?

Now is the time to apply and take advantage of this special offer!

Apply online at: [marshallcommunitycu.com](http://marshallcommunitycu.com)



### Wise Rewards Visa

Automatic 1% rebate on purchases applied each month

- 0% APR on balance transfers for six months after account opening\*\*
- No annual fee
- No cash advance fee
- Zero-fraud liability
- Low, fixed rate

### Wise Rate Visa

Fixed rate as low as 9.90%<sup>APR</sup>

- 0% APR on balance transfers for six months after account opening\*\*
- No annual fee
- No cash advance fee
- Zero-fraud liability



\*Offer applies to Wise Rewards and Wise Rate Visa accounts. Special Annual Percentage Rate (APR) is 1.9% on all purchases through June 30, 2020. Thereafter, the prevailing APR will be applied to outstanding balances. Rates and terms are subject to change. Contact Marshall Community Credit Union for details. \*\*Special Annual Percentage Rate (APR) is 0% on all balance transfers for six months after account opening. Thereafter, the prevailing APR will be applied to outstanding balances. Offer does not apply for transfers from other MCCU credit cards. Rates and terms are subject to change and are based on borrower's credit score.

We had a great experience and hope to apply for a mortgage within the next year through the credit union as well!

- Kathryn L.

## Member Rewards

MCCU rewards you for the products and services that you use. The more you use us as your primary financial institution, the more rewarding our relationship will be!

Effective this month, we've added an additional rewards tier. Which Member Rewards level are you? Want to move up? Contact an MCCU Representative for details.

### Valued Member

Benefits...

- Free checking
- Free debit card
- Free eServices
  - Mobile App
  - Online Banking
  - ePay (bill pay service)

All MCCU Members

### Loyal Member

Loyal benefits, plus...

- Higher CD rates
- Lower consumer loan rates
- 13 free ATM transactions

Members with up to \$20,000 in loan balances or deposit balances of \$20,000 - \$49,999

### Advantage Member

Loyal benefits, plus...

- Even higher CD rates
- Even lower consumer loan rates
- Unlimited ATM transactions
- Free Cashier's checks/money orders
- Free instant issue debit card replacement
- Discounted mortgage origination fees

Members with \$20,000 or more in loan balances or deposit balances of more than \$50,000

### Premier Member

Advantage benefits, plus...

- Our highest CD rates
- Our lowest consumer loan rates

Members with an active checking account

## International Credit Union Day - October 17th



**Local Service.  
Global Reach.™**

Celebrate with us with free coffee, punch and donuts in our lobbies.

**FREE DOCUMENT SHREDDING AVAILABLE.**

## Dates to Remember

October 17	International Credit Union Day Donuts & punch served in our lobbies
October 26	AD&D Insurance Withdrawals
November 1	Visa Credit Card promotion begins
November 28	Thanksgiving Day OFFICES CLOSED
December 24	Christmas Eve Offices Closing at 1:00 pm
December 25	Christmas Day OFFICES CLOSED
December 31	New Year's Eve Offices closing at 5:00 pm
January 1	New Year's Day OFFICES CLOSED

## Financial Corner

**Lisa Slaughter** is a Certified Financial Counselor at MCCU. Lisa works to educate members and give them the right tools for financial success. In each quarterly newsletter, Lisa will provide financial tips here, in the "Financial Corner."

**Four in 10 adults, if faced with an unexpected expense of \$400, would not be able to cover it.**

*Federal Reserve Board report on Economic Well-being, 2018*

### Build up your Emergency Fund

Emergencies happen all of the time. Wouldn't it feel great to have a cushion from life's curve-balls because you had your safety net in place? The reason for having an emergency fund is simple: you don't know what could happen. Your emergency fund will come in handy when the unexpected happens. And, more importantly, keep you from charging expenses to a credit card to cover them. Here are a few ways you can quickly build up your emergency fund.

- **Sell Something** Look around the house. You'd be surprised at how many items you could convert to cash for your savings.
- **Find one-time income opportunities** Do some quick work! Care for someone's pet while they're away, participate in focus groups, or answer online surveys.
- **Get a Second Job** Nobody likes the thought of putting in extra hours, but even a few weeks at an extra job can make a huge difference.
- **Make Budget Cuts** Turn down the thermostat, clip coupons and cancel any unnecessary memberships or services. Making a bunch of little cuts that you won't notice will add up significantly.



Lisa Slaughter

If you would like more tips and ideas on how to save for an emergency, contact our office and schedule an appointment with Lisa.

*Source: DaveRamsey.com/blog (2019)*



Save an Average  
of \$652 a Year!

GET A FREE QUOTE TODAY AND SAVE!

866.387.1143



*I'm glad to have MCCU for  
all of my banking needs*

- Timothy D.



## Smart Savers

For each \$100 deposited, our young members are entered into a drawing for a chance to win a \$25 Visa® Gift Card!

**CONGRATULATIONS!**  
**Emma H, Marshall**  
**Briella B, Portage**  
**Isabella A, Coldwater**

## The Holidays get hairy.



With Skip-A-Pay, it's only temporary.

We realize there are times when you could use a little extra cash, especially during the holidays. With Skip-A-Pay, you can postpone your eligible MCCU loan payment(s) any month up to two times per calendar year!

### Eligible Loans

- New & Used Auto Loans
- RV & Travel Trailer Loans
- Motorcycle Loans
- Signature Loans

Applications are available in our offices or at [marshallcommunitycu.com](http://marshallcommunitycu.com)



**NCUA**

This credit union is federally insured by the National Credit Union Administration.