



Marshall Community
Credit Union

Quarterly

Newsletter

April 2018

Annual Meeting

April 20, 2018

Our 67th Annual Meeting is scheduled for Friday, April 20th at our Battle Creek office. The Annual Meeting is one of our most important events where you, our members, can learn about the financial health of MCCU, future plans, and new products and services. We will also introduce our 2018 scholarship recipients. The Annual Meeting is a great opportunity to meet fellow members, staff and MCCU board members.

Join us! Each attendee will receive a gift and a chance to win our famous "Money Tree." Appetizers begin at 5:00 pm followed by the Annual Meeting at 5:15 pm.



**Save on TurboTax and
beat the tax deadline!**

Taxes are due Tuesday, April 17th! MCCU members can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.

- ✓ **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- ✓ **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- ✓ **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

File with TurboTax and save!



#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/ip/joy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



Every child dreams about their future. Some of those dreams may require money to come true. That's why in April, MCCU is focusing on helping youth develop good saving habits. For the entire month, we're hosting events that will help them strengthen their money skills and pump up their savings.



"Millionaire" for a Day

Open or make a deposit into a youth account during the month of April and qualify for a chance to win a \$1,000,000* deposit along with limousine service from school, dinner with your family and a \$50 Visa gift card.



Science-Themed Giveaways

Open or make a deposit into a youth account during the month of April and qualify for a chance to win a Slime Kit or 3D Doodler Robotics Pen.



National Youth Saving Challenge™

Open or make a deposit into a youth account during the month of April and earn entries for a chance to win this nationwide savings challenge. Ten MCCU members could be awarded with \$100 cash.



Battle Creek Bombers MVP Experience

Stop in to either MCCU location and enter for a chance to win one of six BC Bombers MVP experiences which include: a Bombers swag bag, a behind-the-scenes tour of the stadium, a private on-field visit with the team (including autographs), an opportunity to play catch or catch fly balls before the game, the option to throw out the first pitch and/or to be bat boy or girl of the game. Plus, get the best seats in the house along with a ballpark meal.



NGC Cinema Gift Card

Submit a coloring sheet (available at both MCCU offices) and have a chance to win one of two \$25 NCG Cinema gift cards.



Kids' Day: May 12th at 10:00 am

Join us for our free movie event featuring *Paddington 2* at the Bogar Theatre in Marshall (includes free admission, small drink, small popcorn and an MCCU swag bag for kids). Limited tickets are available on a first come, first served basis beginning April 23rd at both MCCU locations.

*Millionaire for a Day funds are deposited on hold into the winners MCCU savings account for one business day. Winner keeps the earned interest. Current interest rates apply.

I enjoy the personal touch. It is nice to walk in and be greeted by name.

Gary O.



Dates to Remember

April 17	Income Tax Filing Deadline
April 20	Annual Meeting 5:30 pm at MCCU's Battle Creek office
April 21-28	Money Smart Week Free document shredding available
April 24	Money Smart Kids' Event (pre-school) 10:30 am at Marshall District Library
April 26	Money Smart Kids' Event (elementary) 6:00 pm Tekonsha Community Library
May 12	Kids' Day Paddington 2 10:00 am at the Bogar Theatre
May 28	Memorial Day Offices Closed

MONEY SMART WEEK®

APRIL 21-28, 2018



FREE DOCUMENT SHREDDING

during Money Smart Week at both office locations
** Enter to win one of two paper shredders! **



FREE SHOWING: PADDINGTON 2

Saturday, May 12th
10:00 am
Bogar Theatre

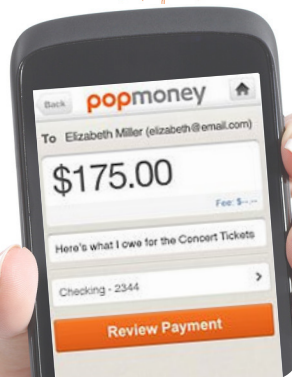
Limited tickets available on a first come, first served basis
beginning April 23, 2018 at both MCCU offices.

BANK ANYWHERE

Send, request and receive
money the easy way.

Available with our Mobile Banking App.

popmoney
Personal Payment Service



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."

Cut Your Expenses

There are many areas where you can cut expenses. Here are a few options to look at if you have a deficiency in your budget, or if you simply want to cut back and save more. To begin, start saving all of your receipts. At the end of every month, make a list of the items you purchased. Here are some ideas to help you cut back or eliminate unnecessary monthly spending.



Lisa Slaughter

- Cut down your daily coffee purchase to once per week and instead, make it at home.
- Instead of buying snacks from vending machines, gas stations or eating out for lunch, pack a lunch and bring snacks from home.
- Eat out less and cook more at home. Make enough so that you can have leftovers the next day.
- Look into bundling your auto and homeowners insurance. Shop around for the best deal.
- Monitor the fees you are being charged at ATM's. Watch for NSF, late payment and annual fees to your credit card as well.
- Turn your heat down or air conditioning up a couple degrees.
- Shop around for bundle packages for internet, home phone, and cable. Cutting back on channel packages or a land line phone may be an option.
- Pay your bills with ePay and save the cost of personal checks, postage and envelopes.

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

Look for ways to save for the holidays in our next quarterly newsletter.

Protect What Matters Most in Your Life.



Auto Insurance



Property Insurance



Life Insurance



Business Insurance

866.387.1143



\$mart Savers

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

CONGRATULATIONS!
Frederick L. Marshall
Libby G. Battle Creek



NCUA

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