



Marshall Community Credit Union

April 2019

Quarterly

Newsletter

Annual Meeting

April 12, 2019

Our 68th Annual Meeting is scheduled for Friday, April 12th at our Marshall office. The Annual Meeting is one of our most important events where you can learn about the financial health of MCCU, future plans, and new products and services. We will also introduce our 2019 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.



Beat the Tax Deadline and save up to \$15 on TurboTax

Have you filed your taxes yet? You can still easily beat the April 15th deadline and get your maximum refund with TurboTax®. Take advantage of saving up to \$15 off TurboTax for MCCU members! To access the member discount, click on the TurboTax web banner at marshallcommunitycu.com. Start today and save!

- ✓ **TurboTax has you covered.** TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- ✓ **Real CPAs review your return.** With TurboTax Live, you can even talk with a CPA or EA on-screen for unlimited advice and a final review of your return.



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The Future is Yours

Picture it! Save for it! Share it!

Everyone dreams about their future. But to make those dreams come true, you need to have clear goals and, very likely, save some money to make them happen. That's why in April, MCCU is focusing on helping you develop good saving habits. For the entire month, we're encouraging all youth members to envision, record and share their savings goals.



"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 \$25 Visa gift card.



Photo Contest

Take a picture at one of our photo stations during the month of April and share it with us on Facebook or Instagram to be entered to win a \$75 Visa gift card.



Youth Month Theme Giveaways

Open or make a deposit into a youth account during the month of April and qualify for a chance to win a Fujifilm Instax Mini instant camera, selfie stick and tripod, or a waterproof sports action camera.



Battle Creek Bombers VIP Experience

Stop in to either MCCU location and enter for a chance to win one of two BC Bombers VIP 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, and 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.



Kids' Day: May 11th at 10:00 am

Join us for our free movie event featuring *The Lego Movie 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 22nd at both MCCU locations.

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

We have worked with MCCU for many years and have always been treated with fairness and kindness.

Judith B.

Connect With Us



Dates to Remember

March 30 thru April 6	Money Smart Week Free document shredding available
April 12	Annual Meeting 5:00 pm at MCCU's Marshall office
April 15	Income Tax Filing Deadline
April 26	AD&D Insurance Withdrawals
May 11	Kids' Day The Lego Movie 2 10:00 am at the Bogar Theatre
May 27	Memorial Day Offices Closed

MONEY SMART WEEK®

MARCH 30 - APRIL 6, 2019



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

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."

How to Avoid Bankruptcy and Spare Your Credit

Debt can be so overwhelming for some consumers that bankruptcy seems like the only way out. Because bankruptcy can have such a devastating effect on your credit score (potentially lowering your score by 130-200 points), it's better to seek other alternatives if possible. Even if it will take a little longer or cost a little more to get rid of your debt, saving your credit is worth it in the long run.

If you do end up ultimately filing for bankruptcy, you can have peace of mind knowing you researched the alternatives. Once the process is complete, you can then work toward rebuilding your credit score.

- **Act Right Away** Take action immediately when you notice you are falling behind on your payments. If you wait too long, it may be too late to catch up.
- **Sell Some of Your Assets** Sell whatever you can spare and use that money to pay off your debts.
- **Ask Creditors for Help** Let your creditors know you are having financial difficulty and want to avoid bankruptcy. Many companies offer hardship programs intended for this type of situation.
- **Seek Credit Counseling** Enlist the help of a professional service such as *GreenPath Financial Wellness*. These services will work with you and your creditors to put together a plan to repay your debts.
- **Settle with Debt Collectors** If you have to choose between filing for bankruptcy and settling a few debts, settle the debts. Make sure you're ready to pay one lump sum as soon as an agreement has been made.
- **Live on a Bare Bones Budget** There's no room for extra spending. Cut up your credit cards and pay with cash. Eliminate non-essential purchases as best as you can.



Lisa Slaughter

FREE SHOWING: Saturday, May 11th 10:00 am Bogar Theatre



Limited tickets available on a first come, first served basis beginning April 22, 2019 at both MCCU offices.



\$mart \$avers

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

CONGRATULATIONS!
Ben K, Marshall
Dominic L, Battle Creek

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

*I have never had a bad visit to MCCU.
I have been a member for years.*

Denise W.



NCUA

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