



Marshall Community Credit Union

January 2019

Quarterly

Newsletter

Board Member Nominations Announced

Nominees for election to three available positions on the MCCU Board of Directors include incumbent members **Jerry Baremor**, **Mark Garavalia** and **Jay Larson**.

Other nominations of members in good standing may be made in writing with the signature of 1% of MCCU members (143 signatures required as of 11/30/2018). Forms are available at MCCU's Marshall office and must be returned to the CEO, **Heather Luciani**, no later than Friday, February 1, 2019 at 5:00 pm. No names may be added to the ballot except as outlined above. In accordance with the MCCU bylaws, elections will be conducted my mail ballot. Election results will be reported to the membership at the Annual Meeting on Friday, April 12, 2019.



Jerry Baremor



Mark Garavalia



Jay Larson

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K! This year, get your biggest possible tax refund and a chance to win \$25,000. 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. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our website. Start today and save!

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save. Visit marshallcommunitycu.com to start saving today!

Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.



Tackle Holiday Debt with 0% APR balance transfers!

Through January 31, 2019 Wise Rewards and Wise Rate cardholders will receive 1.9% APR on all purchases Plus, we'll give you six months to pay the balance! In addition, any balance transfer from another credit card to your MCCU credit card from made between January 1, 2019 to March 31, 2019 will receive 0% APR for six months!"

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



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 8.90%^{APR}

- 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, 2019. 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 borrowers credit score.

This year, get a checking account that PAYS YOU.

Ask for **KASASA**



Connect With Us



Dates to Remember

January 1	New Year's Day OFFICES CLOSED
January 21	Martin Luther King Day Offices Open
January 26	AD&D Insurance Withdrawals
February 18	Presidents Day Offices Open
April 12	Annual Meeting 5:15 pm MCCU's Marshall Office



Member Rewards

Marshall Community Credit Union rewards you for the products and services that you use. The more you use MCCU as your primary financial institution, the more rewarding it will be!

Valued Member (All MCCU Members)

Benefits...

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

New
qualifiers
in 2019!

Loyal Member

Valued 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 an active
checking account, \$20,000
or more in loan balances or
deposit balances of more
than \$50,000



Smart Savers

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

Layne B, Marshall
Cory B, Battle Creek

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."

Six Smart Things to Do with Your Tax Refund

Saving money is like eating a healthy diet. You know you should do more of it, but it's hard to resist making spur-of-the-moment choices that can make you happier now but worse off later. A tax refund is a great chance to set yourself in a better position for the future. If you're expecting a windfall from the IRS, here are a half-dozen ways to make sure your money continues to work for you.



Lisa Slaughter

- **Pay off debt.**
If you're carrying a credit card balance, consider using your tax refund to pay that off. This will allow you to put more money in your savings every month once those minimum payments vanish from your list of bills.
- **Pay ahead on a loan.**
Making extra payments on a loan can be a great way to save money over the long term. Because so much of your payment goes to pay off the interest, reducing the principal can have a great effect over the life of the loan.
- **Create an emergency fund.**
Many of us don't have an adequate savings account accessible in case of sudden financial need. A lack of savings leaves your finances at risk when job loss, medical emergency, or major home repairs come into play.
- **Fund your retirement.**
What better way to put money away for retirement than by using funds that aren't a part of your paycheck anyway? Use the funds to purchase a Roth or traditional IRA, which isolates your money for when you're no longer on the job.
- **Establish a college fund.**
If you have children or grandchildren, you'd be doing them a huge favor by saving your refund in a college fund for their benefit. Setting up a 529 plan can help them afford a higher education. In some cases, you may even be able to pick up a deduction on your state income taxes.
- **Make home improvements.**
If you live in an older home, spending some of that refund around the house can lower energy bills. Replacing old windows can improve efficiency of your heating and cooling and reduce your electric bill. Old appliances can be replaced for models that use less energy.

If you would like more ideas or have questions improving your credit score, please contact our office and schedule an appointment with Lisa.

Look for more financial tips in our next quarterly newsletter.

Great customer service
and great rates!

Jonathan B.



NCUA

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