



Marshall Community Credit Union

July 2018

Quarterly

# Newsletter

## YOU ASKED WE LISTENED

"Is there a tablet version available?"

"It would be nice to make principal only payments on my mortgage."

"Why can't I see pending items on the app?"

"I wish I could view my credit card details without a separate logon..."

"It would be helpful if I could view check images on the app!"



### COMING SOON

## MCCU Online Upgrade August 2018

## Battle Creek Bombers TAILGATE PARTY

Food, Fun and Bombers Baseball! Join us for a Battle Creek Bombers Tailgate Party on Saturday, July 21st at 6:05 pm at C.O. Brown Stadium. We'll have 90 minutes to enjoy an all-inclusive ballpark buffet, unlimited soda and water, and traditional lawn games (corn hole, ladder golf, washer toss and more). Afterwards, we'll watch the Bombers take on the Wisconsin Rapids Rafters from the third base side of the stadium. The game starts at 7:05 pm.

**Saturday, July 21st!**



### FREE TICKETS

available July 9th while supplies last at our Battle Creek office

## Ask how your checking account can



# ALWAYS BE FREE

Ask for **KASASA**

### Try free **Kasasa Cash**® checking.

- Earn really high rates, paid each month\*
- Get refunds on ATM fees, nationwide\*\*
- No monthly service fees, ever
- No minimum balance to earn your rewards

### It's easy to earn your rewards...

Just do the following activities and transactions in your Kasasa Cash account each monthly qualification cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled and log into online banking
- Be enrolled in and review eStatement notice

### Don't worry if you come up short.

Your account is always free. There's no penalty fee. Plus, you can still earn high rates and refunds on ATM fees the very next cycle.

\*A 3.75% Annual Percentage Rate on balances up to \$15,000 and 0.25% interest on any portion over \$15,000 may be earned per Monthly Qualification Cycle. \*\*You will also receive reimbursements up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle. Contact a Marshall Community Credit Union service representative for additional information, details, restrictions, processing limitations and enrollment instructions.



## Dates to Remember

July 4	Independence Day OFFICES CLOSED
July 14	See you at the Marshall Area Farmers Market!
July 21	Bombers Tailgate Party 6:05 pm at C.O. Brown Stadium Free tickets at our Battle Creek office
July 26	AD&D Insurance Withdrawals
August 25	See you at the Marshall Area Farmers Market!
September 3	Labor Day OFFICES CLOSED

I love how friendly and caring everyone at MCCU always is. They make you feel like family.

Megan H.



## Save up to \$500 per year on your auto insurance!

- |                |                    |
|----------------|--------------------|
| Auto Insurance | Property Insurance |
| Life Insurance | Business Insurance |

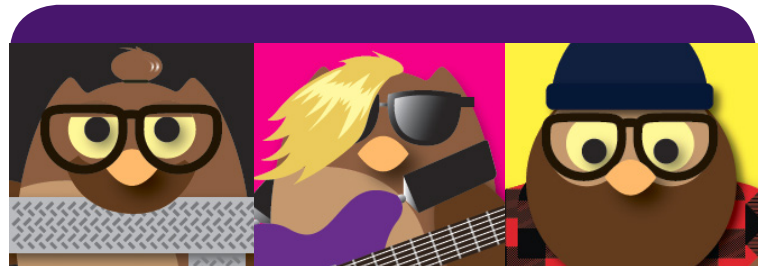
866.387.1143



## \$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!**  
J.J T, Marshall  
Lachlan B, Battle Creek



## Sometimes life gets hairy.

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

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

### Eligible Loans

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

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

## 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."

### Saving for the Holidays

The holidays can be an expensive time of year for many of us. Here are a few tips to prepare you for the cost and help you budget for the expenses.

- Set a budget. What do you expect to spend? Include gifts, food, travel, decorations and any other costs you may have.
- It's never too early to start saving! Take your total expenses, divide by the number of months you have left to save and put it into a special savings account. MCCU offers a Christmas Club Account for this specific purpose. Any Members First Representative can help you open one during your next visit.
- Look for ways to cut costs during the holidays. For example -- ask dinner guests to bring a dish to pass, set a budget for each person on your list or draw names for gifts instead of buying for everyone. If you start your shopping earlier in the year, you can often find items at a lower price than during the holidays.
- Avoid using credit cards if possible. If you do, plan to pay off in full to avoid carrying a balance and paying additional interest.
- Consider an extra job for the holidays to help pay for expenses. A lot of stores hire additional help for the busy shopping season. Save the money you earn!



Lisa Slaughter

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

Look for ways to build your credit in our next quarterly newsletter.



**NCUA**

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