



Marshall Community
Credit Union

Quarterly

Newsletter

October 2017

1.9%^{APR} on ALL PURCHASES November 1, 2017- January 31, 2018

The holiday season is right around the corner and we're here to help you prepare. November 1, 2017 to January 31, 2018, 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!

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, 2018. 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.

Due to the recent Equifax data breach, you may be asked to answer additional security questions to verify your identity when calling our offices. Protecting your information from potential identity thieves is our number one priority. We appreciate your patience while we apply additional procedures to assist in safeguarding your personal data.

Fall into Savings certificate special

2.00%^{APY}



Harvest your favorite term!

APY = Annual Percentage Yield. Promotion available for new Certificate of Deposit including IRA funds. Minimum \$1,000 balance to open. Funds must be new money deposited to MCCU from September 25 to October 14, 2017. Funds currently on deposit with MCCU are not eligible for this promotion. Early withdrawal penalties apply and may reduce earnings. Marshall Community Credit Union reserves the right to limit deposits into this special certificate. This limited time offer is subject to change at any time without notice. Special certificate renews automatically to a standard 48-month term at the rate in effect at the time of renewal unless instructed otherwise at the time of maturity. MCCU IS FEDERALLY INSURED BY THE NCUA.

Mobile Wallet Services



Imagine shopping without a wallet. Pay with a quick tap and swipe of your mobile phone. No cash. No cards. Whether you're at a local convenience store, the neighborhood florist, or your favorite boutique - you're good to go with MCCU's mobile wallet services!



WE APPRECIATE YOU!

Member Appreciation Day 2017

Thursday, October 5th

at both MCCU locations

Dates to Remember

October 5	Member Appreciation Day Free lunch served 12:00 pm - 3:00 pm
October 16	Christmas Club funds disbursed
October 19	International Credit Union Day Donuts & punch served in our lobbies
October 26	AD&D Insurance Withdrawals
November 23	Thanksgiving Day OFFICES CLOSED
December 25	Christmas Day OFFICES CLOSED
January 1	New Year's Day OFFICES CLOSED

\$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!

Ayodeji O, Albion
Ryan B, Battle Creek

I love how friendly everyone in my local branch is and when I call I always get fast help.

- Bobbi Howard



Stuck in a **tight** spot? *Slip through the season with Skip-a-Pay!*

Need extra cash for an unexpected expense? MCCU's Skip-a-Pay program to the rescue! With Skip-a-Pay, you can postpone your eligible loan payment(s) any month up to two times per calendar year.

To skip a payment, simply complete the coupon below and return it to MCCU no later than 15 days before your scheduled payment is due.

Eligible Loans

- New & Used Auto Loans
- Motorcycle Loans
- RV & Travel Trailer Loans
- Signature Loans
- Home Equity Lines of Credit

Requirements

- \$20.00 fee per payment skipped
- Maximum of two Skip-a-Pays allowed per loan per calendar year
- You must have a positive loan payment history

Ways to Apply:

- Mail to 839 West Green St, Marshall, MI 49068
- Fax to 269.781.0002
- Additional forms are available at our office and online: marshallcommunitycu.com

Subject to approval. By signing, I authorize Marshall Community Credit Union to extend my payment by approximately one month. I understand that interest will continue to accumulate on my loan during the month I have chosen to skip payment and that there is a \$20 maintenance fee for this service. Payments made through payroll deduction, direct deposit, or automatic transfer will be deposited into my first savings account for the month I have chosen to skip payment. A deferred payment may reduce any Gap insurance claim on insured vehicles or loans. **ALL ORIGINAL SIGNERS OF THE LOAN MUST SIGN THE FORM.** *** Selected loans must be eligible for this promotion. Loans excluded from this promotion: Mortgages, Member Business Loans, Wise Choice Loans, Overdraft Lines of Credit and VISA Credit Card Payments.***

Name _____ Account Number _____

Loan Suffix _____ Month to Skip Payment: _____

Is your loan an Automatic Payment? ☐ Yes ☐ No

Loan Suffix _____ Month to Skip Payment: _____

Is your loan an Automatic Payment? ☐ Yes ☐ No

I would like the Skip-a-Pay fee to be:

- ☐ Deducted from my MCCU **savings** account
- ☐ Deducted from my MCCU **checking** account
- ☐ I have enclosed cash/a check

Signature _____

Joint Signature _____



NCUA

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

**MARSHALL COMMUNITY CREDIT UNION
PRIVACY NOTICE**

FACTS

WHAT DOES MARSHALL COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Payment history and account balances
- Credit history and credit scores

When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Marshall Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCCU Share?	Can you limit sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer MCCU products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

Questions?

Call 269-781-9885 or go to www.marshallcommunitycu.com

Who we are	
Who is providing this notice?	Marshall Community Credit Union (MCCU)
What we do	
How does Marshall Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees who have a specific business purpose in using your data.
How does Marshall Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Pay your bills or make a deposit ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes- information about your credit worthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control</p> <ul style="list-style-type: none"> ■ MCCU's affiliate is MCCU Insurance Agency, which provides insurance products.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ MCCU does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include PSCU Financial Services, First Service Corporation and TruStage Insurance Program.

Other Important Information

Security Standards	We safeguard any information our members share with us, according to strict standards of security and confidentiality. We make every effort to keep our members' files complete, up-to-date and accurate. We will tell our members how and where to notify us about errors, and we will promptly make corrections.
Children's Privacy Online	We do not knowingly solicit, collect, or use personal information from children under age 13. For information concerning the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission's website at www.ftc.gov .
Information Collection by Companies Linked to Us	Our online practices may not apply to information obtained by websites linked to us. Outside links are provided for your convenience. We are not responsible for the opinions, content or availability of any linked third party websites or the privacy practices of such third parties. These links do not represent an endorsement by the Credit Union for products and services that may be offered. We assume no responsibility for services or products purchased on these sites. We encourage you to review the policies and practices of each of the linked websites you choose to visit.
Changes to Our Privacy Policy	We reserve the right to change our Privacy Policy by posting changes to our Privacy Policy at this location.

Online Practices, Information about Cookies, and Other Use-Tracking Devices

Marshall Community Credit Union respects your privacy! Through our website, we strive to provide valuable information to you about how we may serve you. To facilitate a better online experience, we use cookies and other use-tracking devices.

Cookies are small pieces of information stored directly on your personal computer. Cookies help websites keep track of your preferences and to recognize you as a return visitor. When you return to a website you have visited before, your browser gives the information stored in the cookie back to the website's server. For example, in addition to other information, www.marshallcommunitycu.com may use a cookie to save your zip code location selection so that we can present product and service information that is available in your area. Additionally, we may use cookies to facilitate online surveys, to track how visitors use our site, or to deliver our products and services to you. We use this information to improve the content, usability and functionality of our website. Recording information in a cookie allows us to simplify and personalize your online experience, as well as deliver our products and services to you.

You may choose to set your browser to reject cookies. However, we do not recommend disabling cookies on our website because you may not be able to log in or use basic features on our website, such as online banking. For more information, see the "Help" information for the browser you are using. IF YOU DO NOT WISH TO HAVE COOKIES PLACED ON YOUR COMPUTER, YOU SHOULD SET YOUR INTERNET BROWSER TO REFUSE COOKIES BEFORE ACCESSING OUR SITE, WITH THE UNDERSTANDING THAT CERTAIN FEATURES OF THE SITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF COOKIES. IF YOU REFUSE COOKIES, YOU ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.

We recommend you complete your online transactions and log off before visiting other sites or turning off your personal computer. We also recommend that you do not visit other sites during your online banking session.

Online Practices, Information about Cookies, and Other Use-Tracking Devices, Cont'd

Marshall Community Credit Union may use other use-tracking devices, which may change from time-to-time as technology changes, to help diagnose problems and to administer our website. We also may track browser types to help us understand our visitors' needs related to our website design. Marshall Community Credit Union may use Web

Beacons and other devices on parts of the website. A Web Beacon, also known as a "Web Bug" or "Clear Gif", is a small, graphic image imbedded on a page of the website, included in a Web-based document or an e-mail message that is designed to permit the monitoring of who is visiting a website. Web Bugs are often invisible to you because they may be very small (only 1-by-1 pixel) and/or are made to blend in with the background color of the webpage, document, or e-mail message. Web Bugs are identified with HTML IMG tags in the webpage. You may use the "view profiles" of the webpage you are viewing on the website to see whether the page is using a Web Bug.

With the assistance of a cookie, Web Bugs may collect the IP address of your computer, the URL of the page the Web Bugs come from and the time it was viewed, or other personal information. For example, Web Bugs may add information to a personal profile of what sites a person is visiting and to determine what banner ads to display based on the profile. Another use of Web Bugs is to provide an independent accounting of how many people have visited a particular website and to gather statistics about web browser usage at different places on the Internet.

Our website may include advertisements for third parties and their products, and those third-party advertisements and websites may include a cookie, Web Bugs, or other device of the third party. Marshall Community Credit Union does not have control over the cookies, Web Bugs, or other devices used by third parties and does not have access to whatever information they may collect.