



Marshall Community Credit Union

October 2018

Quarterly

Newsletter

1.9% APR on ALL PURCHASES November 1, 2018- January 31, 2019

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

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.

Rates Made For

Royalty

Cushion your savings with a stately rate on a Certificate of Deposit (CD) at Marshall Community Credit Union. For a limited time, choose from a higher fixed-rate, or the opportunity for a one-time bump if the rates increase. These CDs were made for royalty!

FIXED
UP TO **4.00% APY***
29 - Month CD, \$1,000 Minimum

BUMP *one time if rates increase during the term of your CD*
UP TO **3.75% APY***
29 - Month CD, \$1,000 Minimum



APY = Annual Percentage Yield. Promotion available for new Certificate of Deposit including IRA funds. Minimum \$1,000 balance to open. Funds must be at least 50% new money deposited to MCCU. New money can include funds deposited less than 30 days prior to this promotional period of October 8th - 20th, 2018. 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 certificates renew automatically to a standard 36-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.

International Credit Union Day - October 18th



Celebrate with us with free coffee, punch and donuts in our lobbies.

FREE DOCUMENT SHREDDING AVAILABLE.

Dates to Remember

October 8	Rates Made for Royalty CD promotion begins
October 18th	International Credit Union Day Donuts & punch served in out lobbies
October 26	AD&D Insurance Withdrawals
November 1	Visa Credit Card promotion begins
November 22	Thanksgiving Day OFFICES CLOSED
December 24	Christmas Eve Offices closing at 1:00 pm
December 25	Christmas Day OFFICES CLOSED
December 31	New Year's Eve Offices closing at 5:00 pm
January 1	New Year's Day OFFICE CLOSED

I'm glad I chose MCCU for my banking needs.

Luis S.



Save on insurance today and plan for tomorrow.

- | | |
|----------------|--------------------|
| 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!
Ryan A, Marshall
Emily L, 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."

Repairing Your Credit

You've probably heard advertisements for credit repair on the radio and television. Maybe you've seen signs on the side of the road. Healthy credit is critical to saving money on insurance, loans, credit cards and more. The good news is, if you've had issues in the past, you can work to repair your credit on your own. Here are a few ways you can begin fixing your credit, once it's taken a hit.



Lisa Slaughter

- Pay your bills on time, every time! Make sure to mail your payment prior to the due date. Utilize ePay or set up automatic bill payments.
- Try not to max out your accounts. Your score will reflect if your credit limit is stretched too thin. Aim for 30-50% under your total credit limit.
- Avoid opening or closing multiple cards at once. Only apply for credit you need.
- Instead of opening a regular credit card, try a secured card. Secured cards are backed by secured funds used as collateral. Refrain from maxing out your card. This will help improve your credit score.
- Pay off your balance every month. You'll build credit by using your card, paying on time, and you won't pay interest.
- Check your credit report annually to make sure it is reporting correctly. Report any errors you see right away.

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

Look for more financial tips in our next quarterly newsletter.



The holidays can get 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 | • RV & Travel Trailer Loans |
| • Motorcycle Loans | • Signature Loans |

Applications are available in our offices or at marshallcommunitycu.com



NCUA

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



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 account balances
- credit history and credit scores
- income and payment history

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 Marshall Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our 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

To limit our sharing

- Call (269) 781-9885 - our menu will prompt you through your choice(s) or
- Visit us online: www.marshallcommunitycu.com

Please note:
If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call (269) 781-9885 or go to www.marshallcommunitycu.com

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.
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 deposit money ▪ pay your bills or use your credit or debit card ▪ apply for financing <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 creditworthiness ▪ 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include nonfinancial companies, such as MCCU Insurance Agency.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Marshall Community Credit Union does not share with our nonaffiliates so they can market to you.</i>
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"> ▪ <i>Our joint marketing partners include ATM/debit/credit card processors and insurance companies.</i>

Other important information

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