



Marshall Community Credit Union

October 2015

Quarterly

# Newsletter

## HOLIDAY LOANS

### TO FIT THE SEASON

Don't get caught shorthanded this year. Apply for our Holiday Loan - anytime between November 1<sup>st</sup> and December 31<sup>st</sup>, 2015, and get a head start on your holiday shopping!

- **LOW MONTHLY PAYMENT**
- **NO MINIMUM CREDIT SCORE REQUIRED**
- **NO PAYMENTS FOR 90 DAYS**



Valid on Holiday Loans with a minimum of \$1,000, and a maximum loan amount of \$2,000. Offer may be withdrawn at any time without notice and rate is subject to change. Payments based on 15 month terms at 9% APR\*. Borrow \$2,000 at 9% APR\* for 15 months with payments of \$178.00 per month. \*The Annual Percentage Rate (APR) listed is available to qualified borrowers. Certain restrictions may apply.

"This will always be my credit union due to the amazing staff and service I receive"

Danielle S, Marshall

## Make the Wise Choice SAY NO to payday loans

Did you know that a loan from a payday lender can have an interest rate of 400% or more? That's no way to solve a cash crunch! Since we're a not-for-profit financial institution owned by our members, we're only financially healthy when you are. MCCU members like you deserve safer, smarter options for emergency cash - something that helps, rather than makes the problem worse. MCCU's Wise Choice Loan has no application or renewal fees. Borrow up to \$1,000 and repay over a period of 30-180 days, and you'll pay a sensible rate, regardless of your credit score.

Applying is easy, visit an MCCU branch or apply online at [marshallcommunitycu.com](http://marshallcommunitycu.com).



**PEOPLE**  
HELPING  
**PEOPLE**



Since 1948, credit unions have celebrated a simple but radical idea - that by working together, people can improve their financial well-being. This cooperative spirit of people helping people has led to life-changing opportunities in the form of small business start-ups, home ownership and education. On October 15<sup>th</sup>, credit unions around the world will unite to thank you for belonging to a movement that's helping your neighbors - and people around the world - grow and thrive and follow their dreams.

**Celebrate with us on October 15th, with free donuts and coffee or punch in our lobbies.**

### What can your MCCU VISA do for you?

**1.9% APR\*** on all purchases.  
**0% APR\*** on all balance transfers.

This season, your MCCU credit card offers big savings! You'll receive fantastic interest rates on all MCCU Visa Platinum card transactions from November 1, 2015 to January 31, 2016. These rates will remain in effect until June 30, 2016. Please contact MCCU for balance transfer assistance.

Don't have a Visa credit card? Now is the time to apply and take advantage of this special offer!

#### Our Visa credit cards offer:

- Low interest rates
- No annual fees
- Online account access



Offer applies to Visa Platinum accounts, cash advances and transfers from other credit cards. Special Annual Percentage Rate (APR) is 0% on all balance transfers and 1.9% on all purchases through June 30, 2016. Thereafter, the prevailing APR will be applied to outstanding balances. Rates and terms are subject to change. Contact Marshall Community Credit Union for details.



## Dates to Remember

October 15	Christmas Club funds disbursed
October 15	International Credit Union Day Donuts & punch served in our lobbies
October 26	AD&D Insurance Withdrawals
November 11	Veterans Day Offices open regular hours
November 26	Thanksgiving Day OFFICES CLOSED
December 24	Christmas Eve Offices closing at 1:00 pm
December 25	Christmas Day OFFICES CLOSED
December 31	New Years Eve Offices closing at 5:00 pm
January 1	New Years Day OFFICES CLOSED



## \$mart Savers

For each \$100 deposited, our young members are entered into a drawing for a chance to win some cool prizes.

**CONGRATULATIONS!**  
**Lucas S, Marshall**  
**Brody B, Battle Creek**

*“CU In School is a wonderful program. We are lucky to have you be a part of our school!”*

Sandra Kingston, Principal of Gordon Elementary

## 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](http://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 \_\_\_\_\_ AccountNumber \_\_\_\_\_

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 \_\_\_\_\_

## MARSHALL COMMUNITY CREDIT UNION PRIVACY NOTICE

<b>FACTS</b>	<b>WHAT DOES MARSHALL COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Payment history and account balances</li> <li>• Credit history and credit scores</li> </ul> <p>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.</p>
<b>How?</b>	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?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer MCCU products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 269-781-9885 or go to <a href="http://www.marshallcommunitycu.com">www.marshallcommunitycu.com</a>
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**Who we are**

<b>Who is providing this notice?</b>	Marshall Community Credit Union (MCCU)
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**What we do**

<b>How does Marshall Community Credit Union protect my personal information?</b>	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 specific business purpose in using your data.
<b>How does Marshall Community Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or make a deposit</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes- information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control</p> <ul style="list-style-type: none"> <li>• MCCU's affiliate is CU Merits Inc., which provides insurance, financial planning and investment services.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• MCCU does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include PSCU Financial Services, First Service Corporation and Affinion Group Insurance.</li> </ul>

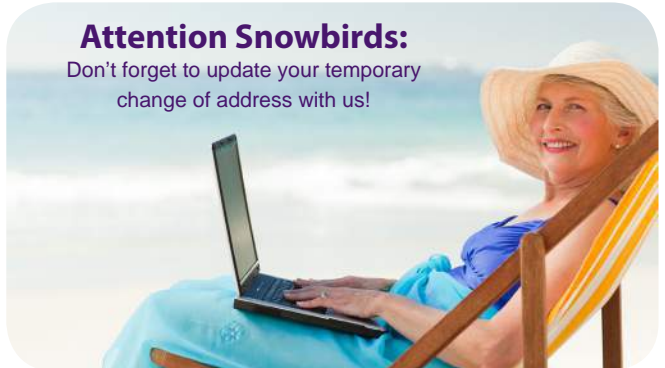
**Storing your vehicle this winter?**

Make sure to update your insurance information with us.



**Attention Snowbirds:**

Don't forget to update your temporary change of address with us!



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