

UNITY CREDIT UNION

7240 East Twelve Mile Road
25901 Harper Avenue

Warren, Michigan 48092
St. Clair Shores, Michigan 48081

(586) 573-4110
(586) 771-4260

Our 24/7 address on the web is www.unitycu.com for real-time account information

April 2018 Newsletter

So it's March 21st as I write this.

The Fed is meeting today to determine the course of the economy and the bet is that interest rates will be rising. So, measuring the impact of these actions has become the stuff of many commentaries, especially the effects that it will have on the economy. Really not too hard to project (people don't like paying more for credit) so it becomes easy to conclude that some industries, like housing, autos etc, who depend on credit availability, will be impacted. Getting back to "normalcy", as far as interest rates are concerned, might be more problematic than most thought. After all it has been 10 years since the big blowup and interest rates have been low for a long time. Expectations, among consumers, is that rates should be low and they might be willing to put off purchases until their own version of "normalcy" returns.

As far as the credit union is concerned our objectives remain the same. Keep fees at a minimum and loan rates as low as possible by using expense controls to make the operation efficient. For your part plan your projects with an eye to rising rates and work with the credit union to make plans on how to finance those things that need financing. We are only a phone call away.

IN YOUR BEST INTEREST

Dealer financing ads can be confusing and often misleading (don't forget those hidden document fees). Here at Unity, our rates are honest and straightforward. What you see is what you get. Don't get trapped in a rate that you don't understand. If you already are, refinance with us for a lower rate even if your credit is less than perfect. Always call YOUR credit union first. Our loan officers can give you a payment quote right over the phone. If you need help improving your credit, we can help with that too. ***And now you can sign for your loan in the comfort of your own home with our new electronic signature option.***

Spring is finally here. Are there repairs that need to be made around the house to cut rising energy costs? Or do you just need some fun in the sun? Whatever the need, Unity has a loan to fit.

| | | | |
|----------------------|----------------|---------------------------------------|----------|
| New Autos and Trucks | From 1.95% APR | Energy Related Home Improvement Loans | 7.9% APR |
| Used Autos | From 2.95% APR | Computer and Technology Loans | 7.9% APR |
| Personal Watercraft | 6.90% ARP | Power Saver Appliance Loans | 7.9% APR |
| Motorcycles | 5.25% APR | | |

We can always be reached during business hours at (586) 573-4110 extension 41 or online at www.unitycu.com. Remember that your family members are welcome to join the Credit Union and benefit from all of Unity's products and services.

(APR is Annual Percentage Rate. Rates and terms subject to change and credit approval.)



The Convenience of E-Statements Available on the "Punchline 2"

E-Statements are available from Unity on the "Punchline 2" Home Banking System. Once enrolled in the "Punchline 2", you can click on Options and then on Service Enrollment and choose to view your statements online. By enrolling in E-Statements you will receive an Email when your statement is ready for viewing. Get your statements in hours instead of days. You can save your statements to your computer and have them forever. **And now we will waive the \$3 monthly statement fee when you sign up for E-Statments!**

Each member account is insured to \$250,000 by the National Credit Union Administration. Credit Union dividends are based on available earnings and cannot be guaranteed. Federal Regulations require a substantial penalty for early withdrawal of certificate savings.

15 Family Service Centers to Serve You

* Outlet offices

ANN ARBOR
4687 Washtenaw
East of US-23

CANTON
5810 Sheldon
At Ford Road

DETROIT-EASTSIDE
14481 Gratiot Avenue
North of 7 Mile Road

DETROIT-NORTHWEST
18463 Livernois
South of 7 Mile Road

GARDEN CITY
30094 Ford Road
West of Middlebelt

***LIVONIA**
33036 W. Seven Mile Road
East of Farmington Road

***MADISON HEIGHTS**
1419 W. Fourteen Mile Road
West of I-75

***NOVI**
41690 W. Ten Mile Road
NW Corner Meadowbrook

REDFORD
14815 Telegraph Road
South of Five Mile Road

RIVERVIEW
19224 W Fort Street
At Sibley

***ROCHESTER HILLS**
6693 Rochester Road

SOUTHFIELD
23647 Greenfield
Between 9 and 10 Mile Road

***ST. CLAIR SHORES**
31065 Harper
At Thirteen Mile Road

***STERLING HEIGHTS**
13705 Lakeside Circle
North of Waterbury Drive

TAYLOR
21584 Ecorse Road
East of Telegraph

Monday-Friday 9:00 a.m.-7:00 p.m.
Saturday 9:00 a.m.-2:00 p.m.



24/7 at unitycu.com

Have You Forgotten About Your Account

According to laws in Michigan, accounts that have had no financial activity in the last year are considered dormant. After *Three years of dormancy*, Michigan considers your account to be "Abandoned Property" and the Credit Union must send your money to the State of Michigan as "Escheated Funds" by July 1, 2018. If you think your account might fall into the inactive or dormant category, contact the Credit Union today to avoid having your money sent to the State of Michigan.

Discount Tickets Are Here!

Summer is coming, and what can you do? How about a great price on Cedar Point tickets? We can save you almost \$20 over gate prices on daily tickets. We even beat their online prices.

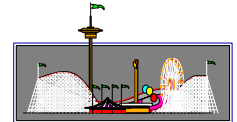
One Day Passes

Adult \$49.00 Junior/Senior \$45.00

(Cedar Point Shores costs \$33.00 more.)

Two Day, Any Park

Adult \$74.00



Other than the Junior/Senior price going up \$2, all other prices remain the same as last year!

It's time to get the whole gang together and to enjoy the savings and the weather!

HOLIDAY CLOSINGS

All offices will be closed Monday, May 28 for Memorial Day and Wednesday, July 4 for Independence Day.

Be very protective of your information. Account numbers, Social Security, Personal ID numbers and the like. Sometimes only a small crack in your defenses can lead to disaster. When in doubt contact the Credit Union. Since we deal with these issues on virtually a daily basis we can assist you in determining whether the interrogatory is legitimate or not. Most times there is little we can do after the deed is done.

Remember to always call Your Credit Union first!

Main Office (586) 573-4110

or at www.unitycu.com

Main Office Hours:

Monday-Tuesday 9:00 a.m.-5:00 p.m.

Wednesday-Friday 9:00 a.m.-6:00 p.m.

Shores Branch Hours

Monday 9:00 a.m.-5:00 p.m.

Wednesday 9:00 a.m.-5:30 p.m.

Friday 9:00 a.m.-6:00 p.m.

Closed Tuesday and Thursday

Closed for lunch from Noon to 1 pm