

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.

July 2017 Newsletter

New MasterCard EMV (chip) Debit Cards Coming To Unity

We are pleased to announce that we are in the final testing phase and will soon be issuing EMV (chip) Cards to all of our current MasterCard Debit Card holders. The first cards should be going out in late August and the process should be completed by early November. You will be issued a new card number and a new PIN with this change. After you receive your new card, you will need to call the number on the sticker on the front of the card to activate it. You will then have ten days to update your information with any merchants you have given your card number to before your old card is deactivated. If you have any problems after you receive your new card, please call the credit union.

It's All About The Money!

How many times have you heard that phrase? Lot's I would imagine. We live in a world in which efforts to part you from your money seem never ending. Crooks are creative and some seem smooth enough that people sometimes jump at the chance to give away their identity and eventually private information that could lead to financial discomfort if not loss. Retailers sometimes don't play by the rules and informational breaches lay your information out for loss to your financial institution and reputational risk and inconvenience for you. They rarely pay a price for their carelessness because others do. Sure the hackers are sophisticated but in some cases it is the retailer who has maintained information they shouldn't have thereby making it available to the crooks. Since KMart (2 breaches), Arby's, Wendy's, Targets, etc, seemingly care so little about your personal information and then get nothing more than a tap on the wrist for their failures, YOU must be the final line of defense. When you use a Debit or Credit card there is always a possibility your info can fall into the wrong hands. If you notice anything out of the ordinary or if you note unusual transactions on your statements call your financial institution to express your concerns. In most cases transactions can be tracked for authenticity.

IN YOUR BEST INTEREST

The days are getting longer and hotter. 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? Are you sure you are getting the rate you deserve? Always call YOUR credit union first. Our loan officers can give you a payment quote right over the phone. ***And now you can sign for you loan in the comfort of your own home with our new electronic signature option.*** Whatever the need, Unity has a loan to fit. And if you need help improving your credit, we can help with that too.

New Autos and Trucks From 1.95% APR
Used Autos From 2.95% APR
Personal Watercraft 6.90% APR
Motorcycles 5.25% APR

Other Great Rates for special needs:

Energy Related Home Improvement Loans 7.9% APR
Computer and Technology Loans 7.9% APR
Power Saver Appliance Loans 7.9% APR

UNITY VS. DEALER FINANCING, WE CAN SAVE YOU HUNDREDS

Don't get trapped in a rate that you don't understand. Already are? Refinance with us for a lower rate even if your credit is less than perfect. 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.

We can always be reached at (586) 573-4110, ext. 41 or online at www.unitycu.com. Remember that your family members are welcome to join the Credit Union and are eligible to enjoy all of Unity's products and services. (APR is Annual Percentage Rate. Rates and terms subject to change and credit approval.)

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

A Full Line of Services for You and Your Family

Did you know that your family members are automatically eligible for credit union membership? Have THEY heard? Spread the good news about credit union membership to your family. Children, parents, siblings, aunts, uncles, cousins, grandparents, and coworkers, everyone's welcome. They will enjoy the credit union difference as much as you do!

If you have any questions about any of our products or services in general, please ask us any time. We'll be happy to help you. You can stop in, call us at 586-573-4110, or contact us through our web site at www.unitycu.com.

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.

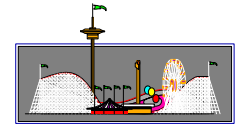
One Day Passes

Adult \$49.00 Junior/Senior \$43.00

(Cedar Point Shores costs \$33.00 more.)

Two Day, Any Park

Adult \$74.00



Available again this year, only through Unity, is the adult one day pass with unlimited fountain drinks for only \$53.00 (this is not available at Cedar Point).

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, September 4 For Labor Day

The Convenience of E-Statements 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-Statements!**

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