

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 2018 Newsletter

Rates Have Moved Up....

In case you haven't noticed-dividend rates have moved upwards. The Credit Union Board has taken advantage of improved investment yields to double the dividends payable to the membership. Dividends (as you know) have been woefully low as the Federal Reserve has tried to jumpstart the economy by making money cheap to the consumer. Since the credit union is a cooperative your Board has acted to make the first beneficiary you-the member. We know that the rates are still pretty anemic however the Board wanted to evidence that the members remain the focus of their policy making. Where we go from here is anyone's guess but we still feel that the Fed will react quite conservatively-concerned that significant upwards pressure might damage a still (in our estimation) weak economy.

Fraud Continues To Be A Huge Problem, Protect Yourself!

Fraudsters continue their relentless search for YOUR Info. Hardly a day goes by without media reports related to information breaches at retailers. Once a breach is discovered (generally costing millions in losses) the retailers say they are sorry and promise to do better, but they don't. Believe me it is not uncommon to see more than one breach at the same retailer. The reason we are talking about this is because you are the best line of defense. Shield your card from potential prying eyes at ATM's and Point of Sale registers. Watch for skimmers (attachable data gathering devices) located on gas pumps and anywhere your card can be swiped. **Do not keep your Card and PIN together.** You would be amazed at how many times members tell us that is what they did when the card is lost or stolen. When traveling, especially abroad, (Mexico is a hot area for data swipes) limit your debit use and use a credit card instead. Never give out any information about yourself to any callers who give, what seems like good reasons, to you in person or on the internet. If someone sends an e mail asking you to "go to our site and reenter your data because we think your info has been compromised" it is a scam! Delete the e mail and ignore it. Be careful out there. If you have doubts call us we can tell you pretty quickly what is legitimate or not.

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 2.45% APR
Used Autos From 3.45% 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.



Outlet offices to Serve You

ANN ARBOR

4687 Washtenaw
East of US-23

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

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.-6:00 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.

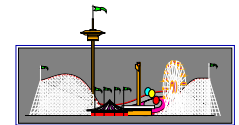
One Day Passes

Adult \$49.00 Junior/Senior \$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, September 3 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