

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.

October 2016 Newsletter

Wells Fargo Bank gets caught creating a customer base...

WOW what a surprise. Not really if you have been paying attention in the past 10 years or so. All of the big banks have, in some way shape or form, been proven to set profits over people even if they have to cheat.

If you watched the Senate hearings, you witnessed the CEO of the bank note that "I take full responsibility!" yet the people that got fired were the 5300 people who, operating under his orders to cross sell accounts or get fired, resorted to devious methods to preserve their livelihood because of his threat to fire them if they didn't meet his nearly impossible demands. He heads home with his 19.5 million dollar pay and benefit package.

The bank will certainly face challenges because of its unscrupulous leadership. A leadership that should certainly change if the bank has any regard for its reputation. Unfortunately it doesn't appear that the executive management will face criminal charges even though they should. As far as the fine of 185 million it will hardly make a dent in the nearly 30 billion in profit the bank expects this year. Hopefully the fired employees will organize a united effort to sue the bank for creating such an onerous working environment. Free thinking Americans who might be customers of the bank should demand more transparency and fairness in the treatment of both its customers and employees.

In Your Best Interest

Fall is here. Is it time to replace your vehicle before winter? Are there repairs that need to be made around the house to cut energy costs this winter? 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
Used Autos	From 2.95% APR
New/Used Boats	From 5.50% APR
Snowmobiles	6.90% APR

Other Great Rates for special needs:

Energy Related Home Improvement Loans	7.90% APR
Computer and Technology Loans	7.90% APR
Power Saver Appliance Loans	7.90% APR

HOLIDAY LOAN SPECIAL



This holiday season, we have the perfect way to lift spirits. Our **Holiday Loan Special** will also help stuff stockings, deck halls, and wrap gifts. These rates will warm your heart...

5.00% APR up to 6 mos. 6.00% APR for 7-12 mos. 7.00% APR for 13-18 mos.

Check with Unity Credit Union for all of your lending needs; our jolly loan officers can help you "HO! HO! HO! SAVE YOUR DOUGH!" Just remember to "*always call your credit union first*" at (586) 573-4110, ext. 41 or on the Internet at www.unitycu.com. ***And now you can sign for your loan in the comfort of your own home with our new electronic signature option.*** 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.)

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, and grandparents... 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.

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

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-Statements!**

Join the Club

If you have an existing Christmas Club account and made deposits during 2016, you will receive your check in the beginning of November. If you do not have a Christmas Club account, you should consider opening one. It is a great way to put money away throughout the whole year and save for the holidays, rather than scrambling to pay all your bills in December. Contact any Member Service Representative for more information.

HOLIDAY CLOSINGS

Columbus Day , Monday, October 10, 2016 (Family Service Centers open until 5:00 PM)	Unity Offices Closed
Veteran's Day , Friday, November 11, 2016 (Family Service Centers open until 5:00 PM)	Unity Offices Closed
Thanksgiving Day , Thursday, November 24, 2016	Closed
Friday after Thanksgiving, November 25, 2016	Open
For Christmas Day , Monday, December 26, 2016	Closed
For New Years Day , Monday, January 2, 2017	Closed

*The Board of Directors and Staff of Unity
Credit Union wish you a Safe and Happy
Holiday Season and a prosperous New Year.*

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

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

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

Closed Monday-Friday from Noon to 1 pm