

# 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](http://www.unitycu.com) for real-time account information.

October 2017 Newsletter

## ***New MasterCard EMV (chip) Debit Cards In The Mail!***

We are pleased to announce that Unity is now issuing EMV (chip) Cards to all of our current MasterCard Debit Card holders. The first cards went out in late August and the process should be completed by early November. You will be receiving a new card with a new card number, and a new PIN (a few days later) 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.

## ***And The Hits Just Keep Coming!***

The recent disclosure by credit reporting agency EQUIFAX that they had been hacked (thereby exposing the personal information of 140 plus million Americans) somehow comes as no surprise. It seems the bigger they are the sloppier they become. Wells Fargo Bank recently reported that their "fake account fiasco" needed to be enlarged by millions of accounts as its scope was still being evaluated and more fakery was being found. The implications of these types of corporate failures are measured differently but the more chilling realization is that we no longer seem able to control our privacy and those that are entrusted with that responsibility seem unwilling or unable to shoulder that burden. The Lesson to be learned is this: When disclosing your personal information to 3<sup>rd</sup> parties, you must monitor your accounts diligently – If anything looks suspicious Question it. For the credit unions part we take cyber security very seriously with layered protection designed to make your information almost impossible to get. Interestingly enough we consider the member as a potential attack point. Remember we have your data and will never ask you for confidential data so if someone does it isn't us.

## ***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?

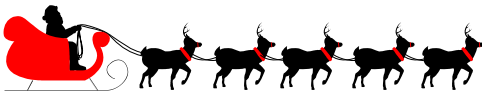
***Whatever the need, Unity has a loan to fit.***

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](http://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.)

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](http://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](http://www.unitycu.com).

## Join the Club

If you have an existing Christmas Club account and made deposits during 2017, 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

<b>Columbus Day</b> , Monday, October 9, 2017	Unity Offices Closed
(Family Service Centers open until 5:00 PM)	
<b>Thanksgiving Day</b> , Thursday, November 23, 2017	Closed
Friday after Thanksgiving, November 24, 2017	<b>Open</b>
<b>For Christmas Day</b> , Monday, December 25, 2017	Closed
<b>For New Years Day</b> , Monday, January 1, 2018	Closed

## 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](http://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