

# 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 2018 Newsletter

## **Third Quarter Of 2018 Is History**

Is anyone else amazed that Christmas is just around the corner? It creeps up on us and suddenly we are hustling to get that shopping done. Sorry to mention it but it is chilling how time flies. Dividends have moved up slightly again as the Federal Reserve continues with modest rate increases. At the same time the cost of financing things is rising and could become problematic for the mortgage and auto sectors. Now might be the appropriate time to consider financing (if you have to) to get ahead of the increases.

The Credit Union will be much slower to raise rates but it is always a good idea to contact us for comparative rates if you are planning to finance anything of significance. As an example our auto rates are very competitive so don't forget to call for a payment quote.

## **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?

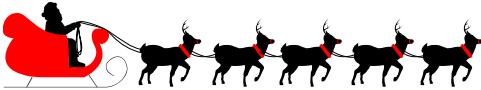
***Whatever the need, Unity has a loan to fit.***

New Autos and Trucks From 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

## ***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.)

## **Did you know that Unity offers VISA and American Express Credit Cards?**



Unity has been offering a full line of VISA credit cards to meet your needs. We now also offer American Express Cards as well. Just go to our website at [www.unitycu.com](http://www.unitycu.com) and click on "**To apply for a Unity VISA or American Express Credit card click here.**"



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](http://unitycu.com)

## 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!**

## Join the Club

If you have an existing Christmas Club account and made deposits during 2018, 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 8, 2018	Closed
For Veterans Day, Monday, November 12, 2018	Closed
Thanksgiving Day, Thursday, November 22, 2018	Closed
Friday after Thanksgiving, November 23, 2018	<b>Open</b>
Christmas Eve, Monday, December 24, 2018	Offices close at Noon
Christmas Day, Tuesday, December 25, 2018	Closed
New Year's Eve, Monday, December 31, 2018	Offices close at Noon
New Year's Day, Tuesday, January 1, 2019	Closed

## 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).

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