

# 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.**

January 2017 Newsletter

## **A REMINDER ABOUT FRAUD!**

We live in an age where information about ourselves is being sought by people who want to use it for their own ends. They will go to extremes to find the information and then spend more time creating instruments with which to use that stolen data to enrich themselves. The advances in identification tools have opened a variety of ways in which to accomplish this. Fraud is rampant and the illegal use of this data is measured in losses in the billions of dollars. Hardly a day goes by without the credit union being alerted to the possibility that a member's information has been compromised and attempts are being made to use it in unlawful means.

The best line of defense is YOU the member. As a reminder never give out information to anyone that asks you to verify an account number, password or Social Security number either by phone or internet. Institutions already have that data and would never need you to verify it outside any normal transaction. Be observant about your surroundings. The new smart phones allow people to take pictures of your most private moments. When you enter your PIN number at an ATM or Point of Sale terminal phone cameras can be used to record your actions and later used to create counterfeit cards that give the thief access to your accounts. One way thieves get data is off "skimmers" attached to gas pumps. You swipe your card and the data is recorded on the skimmer for later illegal use. Even the new EMV chip cards cannot prevent fraud if they are not protected. Although EMV technology has been mandated for retailers a 3 year extension for the "gas pump" type of transaction will shortly become a reality due to retailer complaints. Remember fraud costs all of us and by being careful of our private data these convenient and safe methods can continue to offer service functionality.

## **IN YOUR BEST INTEREST**

It's cold in Michigan! Do you want to replace your vehicle after going to the Auto Show? 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. Whatever the need, Unity has a loan to fit.

New Autos and Trucks From 1.95% APR  
Used Autos From 2.95% APR  
Snowmobiles 6.90% 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

Just remember to "always call your credit union first" at (586) 573-4110, ext. 41, (586) 771-4260 ext. 41, or online at [www.unitycu.com](http://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.)



## **A FULL LINE OF SERVICES FOR YOU AND YOUR ENTIRE FAMILY**

Unity has the best resources to help you manage your money. Many of the tools we offer prove especially helpful to those members with checking accounts currently, or for current members looking for a new financial institution to do their checking. We offer "anywhere, anytime access" with the "Punchline 2" home banking system, featuring E-statements, at our web site [www.unitycu.com](http://www.unitycu.com). Once you sign up for E-statements we waive the \$3 monthly statement fee. Other services include direct deposit and payroll deduction, ATM and MasterMoney Cards. All of these services were designed to make your life easier and give you no reason to go elsewhere for your financial needs. You will also find that our fees for these services are much less than most other financial institutions.

***To make your transition even easier we now have a Switch Kit on our web site to guide you through the process of moving your accounts to Unity. Just click on the "Make the Switch to Unity Credit Union" which will give you more information and some of the forms you need to move your accounts.***

## **Do We Have Your Current Address And Phone Number?**

Every month we get back members' statements because they do not let us know when they move or go away for the summer or winter. We cannot forward your statements to your new address. They must be returned to us. To help us get your statement to you on time, let us know when you move or are leaving your regular mailing address for an extended period of time. **We also need members to update phone numbers with us, especially if you have a Unity Debt Master Card, so that we can contact you in case fraudulent activity is suspected on your account.**

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)

## YOUR TAX REFUND MAY BE RETURNED TO THE IRS IF.....

- If you have your tax refund directly deposited to your account you must use Unity's routing and transit number which is 272079429. If you use any other routing number your refund may be sent to another institution or returned to the IRS. For your account number, please use the Member number as displayed on your statement.

## HOLIDAY CLOSINGS

Unity's offices will be closed Monday, January 16 for Martin Luther King Day, Monday, February 20 for Presidents' Day, (all Service Center locations will be open from 9 am to 5 p.m. on the above days). Unity offices will close at 1:00 PM April 14 for Good Friday (all Service Center locations will be open until 7 PM).

## Annual Meeting Notice

The 63<sup>rd</sup> Annual Meeting of Unity Credit Union will commence at 5:30 p.m. on Tuesday, February 21, 2017. The meeting location is the Comfort Inn at 7001 Convention Blvd. in Warren.

Reports from officials, notice of any bylaw changes during the past year, and an election for one position on the Board of Directors will be held. The nominating committee has placed into nomination the names of Dennis Moriarity, and Steve Redmond. If a member wishes to run for a position on the Board, a petition, signed by at least 100 members must be submitted to the President of the Credit Union by January 20, 2017.

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

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-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