

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.

January 2018 Newsletter

2017 Closes With A Bang

Taxes go down and interest rates begin to inch up. What will 2018 look like? Hopefully we will see an economy humming along with sustainable jobs and moderate inflation fueled by 3-4 percent growth. If that happens, then at least the short term outlook remains good.

It's been nearly 10 years since the "meltdown" in housing, fueled by a bubble created by the major banking structures, almost destroying the American economy and the big question is, "what did we learn"? Judging by the acceleration in home prices and a hot market- the answer might be not much.

Debt, both National and personal, could be the big stumbling blocks in our near future. Student debt has reached a tipping point and while it is enormous the biggest effect might be the limitations it places on people that might otherwise be consumers. If a large part of your income goes to paying that debt, you can't really afford much else.

Unity's responsibility to its members remains unchanged. Try to provide low cost loans and services through efficient operations. Any Questions? Don't be afraid to ask and have a safe and healthy New Year.

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 energy costs? Or do you just need some fun in the sun? Whatever the need, Unity has a loan to fit. And now with E-sign you can sign for your loan from the comfort of your home.

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. 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. 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

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 15 for Martin Luther King Day, and Monday, February 19 for Presidents' Day (Service Center locations will also be closed). Unity offices will close at 1:00 PM March 30 for Good Friday (all Service Center locations will be open as usual).

Annual Meeting Notice

The 64th Annual Meeting of Unity Credit Union will commence at 5:30 p.m. on Tuesday, February 20, 2018. 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 name of Dr. Connie Mitchell. 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 19, 2018.

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

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