

# 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**

April 2019 Newsletter

## UPCOMING COMPUTER SYSTEM UPGRADE SCHEDULED FOR MAY 1 & 2...

4/28 Normal Processing	4/29 Normal Processing	4/30 <i>ATM/DEBIT Cards, Home Banking off line</i>	5/1 <i>All Offices and Outlets closed to members</i>	5/2 <i>All Offices and Outlets closed to members</i>	5/3 Normal Processing	5/4 Normal Processing
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As previously reported to you the credit union will be changing to a completely new and updated system for account processing on May first and second, 2019. During this period the Main Office (Warren) and Branch (Saint Clair Shores) will be closed as the staff and teams from our new processor execute the computer system upgrade. Additionally the Home Banking site ([unitycu.com](http://unitycu.com)) will go off line at 4 pm April 30 and return online on May 3, 2019.

All shared outlets and Family Service Centers will go out of service on Tuesday, April 30 at 4 pm and return online on Friday May 3<sup>rd</sup>..

When the Home Banking Site comes back online all of the old passwords will be gone and you will need to input a new password that accompanies your account number. Your initial password will be an 8 digit number that is formed in this fashion:

THE LAST FOUR DIGITS OF YOUR SOCIAL SECURITY NUMBER FOLLOWED BY YOUR 4 DIGIT BIRTH YEAR...

So if the last 4 numbers of your social security were 1111 and you were born in 1950 your initial password would be 11111950. Once you get in you will be able to change your password either to your old password or a new one but initially you must use the above formula.

**ATM and Debit cards will go offline at 4 am on April 30 and not return online until around noon on May 2 2019.** If you use your debit or ATM cards for things like groceries or retail of any nature in that period they will not work. Plan ahead to cover that period by shopping beforehand or getting cash until the system is back online.

Staying the same will be your account number, checks, any direct deposits, automatic transfers as well as any loan payment dates.

History on your account will be available from 1-1-2019 from your computer. History prior to 1-1-2019 will be available from the credit union.

Prepare for this computer system upgrade by: Doing your scheduled transactions prior to the shutdown and having extra cash available if needed. Keep the calendar provided for easy reference as the computer system upgrade approaches.

Please help us by keeping your calls to the credit union, except for emergencies, to a minimum for the first week of our transition. Please be patient with us as wait times may be longer than normal both in person and by phone.

While we know it is inconvenient the benefits and opportunities that will become available provide more than enough reasons to do this change. The eventual broadened opportunities (electronic as well as mobile) will make life for the membership more convenient and help in keeping the cost of doing business down.

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.

## 12 Outlet Offices to Serve You

**ANN ARBOR**  
4687 Washtenaw  
East of US-23

**DETROIT-EASTSIDE**  
14481 Gratiot Avenue  
North 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.-7:00 p.m.  
Saturday 9:00 a.m.-2:00 p.m.



24/7 at [unitycu.com](http://unitycu.com)

### **Have You Forgotten About Your Account**

According to laws in Michigan, accounts that have had no financial activity in the last year are considered dormant. After *Three years of dormancy*, Michigan considers your account to be "Abandoned Property" and the Credit Union must send your money to the State of Michigan as "Escheated Funds" by July 1, 2018. If you think your account might fall into the inactive or dormant category, contact the Credit Union today to avoid having your money sent to the State of Michigan.

### **HOLIDAY CLOSINGS**

**Due to our system upgrades all offices and outlets will be closed on May 1 and 2.** All offices will also be closed Monday, May 27 for Memorial Day and Thursday, July 4 for Independence Day.

Be very protective of your information. Account numbers, Social Security, Personal ID numbers and the like. Sometimes only a small crack in your defenses can lead to disaster. When in doubt contact the Credit Union. Since we deal with these issues on virtually a daily basis we can assist you in determining whether the interrogatory is legitimate or not. Most times there is little we can do after the deed is done.

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