

# 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 2019 Newsletter

## ***WE ARE CONVERTING.....***

In the second quarter of 2019 (May 1<sup>st</sup> to be exact), the Credit Union will be converting its Data Processing system from our current in-house provider to a new service bureau called CU\*answers. There are many reasons we are converting but most importantly will be our ability to deliver more and improved transaction capabilities into the hands of the member.

At the end of the first quarter of 2019 the credit union will supply you (thru this newsletter and our website) a timeline of events relative to the conversion. In the meantime you will begin to notice a totally revamped website sometime in February.

As in any conversion, there will be minor inconveniences that we will strive to hold to a minimum. The Data conversion work has already been underway for some time and while it is a daunting task we have enjoyed great cooperation with the skilled crew of our new provider. Unfortunately it will be necessary for the offices to close down totally for 1 or 2 days during the conversion week in order to implement the new system and do the necessary training of the staff during the conversion. When those shut down days are determined we will notify you at the end of the first quarter in order to allow you to adjust and manage your credit union schedule.

Vendor connections relative to our Check Processing, Debit/ATM Cards, Credit Cards and ACH processing are also moving along smoothly. Remember to carefully peruse the March newsletter and our website at [www.unitycu.com](http://www.unitycu.com) for details concerning this much needed conversion.

## **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 2.95% APR
Used Autos	From 3.75% 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.)



## **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.

## 13 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.-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 21 for Martin Luther King Day, and Monday, February 18 for Presidents' Day

## **Annual Meeting Notice**

The 65<sup>th</sup> Annual Meeting of Unity Credit Union will commence at 5:30 p.m. on Tuesday, February 19, 2019. 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 two positions on the Board of Directors will be held. The nominating committee has placed into nomination the names of Art Spafford and Fred Koch. 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 18, 2019.

*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 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