

# 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.**

July 2019 Newsletter

## **A Big Thank You**

Thanks to all of the members for your patience during our recent conversion. While the task was enormous, it was made easier by the fact that you displayed great patience while our staff completed the needed work to ensure an accurate transition to the new system. These things are never easy (I have been through 4 of them) but this one, with the help of our partner, was the one that was prepared for the best and the results show it. Because some things are new I have also fielded some negative comments but none that, with co-operation, can't be worked out. Again-thank you for your patience and understanding.

## **Fraud Continues To Be A Huge Problem, Protect Yourself!**

Fraudsters continue their relentless search for YOUR Info. Hardly a day goes by without media reports related to information breaches at retailers. Once a breach is discovered (generally costing millions in losses) the retailers say they are sorry and promise to do better, but they don't. Believe me it is not uncommon to see more than one breach at the same retailer. The reason we are talking about this is because you are the best line of defense. Shield your card from potential prying eyes at ATM's and Point of Sale registers. Watch for skimmers (attachable data gathering devices) located on gas pumps and anywhere your card can be swiped. **Do not keep your Card and PIN together.** You would be amazed at how many times members tell us that is what they did when the card is lost or stolen. When traveling, especially abroad, (Mexico is a hot area for data swipes) limit your debit use and use a credit card instead. Never give out any information about yourself to any callers who give, what seems like good reasons, to you in person or on the internet. If someone sends an e mail asking you to "go to our site and reenter your data because we think your info has been compromised" it is a scam! Delete the e mail and ignore it. Be careful out there. If you have doubts call us we can tell you pretty quickly what is legitimate or not.

## **IN YOUR BEST INTEREST**

The days are getting longer and hotter. 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? Are you sure you are getting the rate you deserve? Always call YOUR credit union first. Our loan officers can give you a payment quote right over the phone. **And now you can sign for your loan in the comfort of your own home with our new electronic signature option.** Whatever the need, Unity has a loan to fit. And if you need help improving your credit, we can help with that too.

New Autos and Trucks From 2.95% APR  
Used Autos From 3.75% 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

## **UNITY VS. DEALER FINANCING, WE CAN SAVE YOU HUNDREDS**

Don't get trapped in a rate that you don't understand. Already are? Refinance with us for a lower rate even if your credit is less than perfect. Dealer financing ads can be confusing and often misleading (don't forget those hidden document fees). Here at Unity, our rates are honest and straightforward. What you see is what you get.

We can always be reached at (586) 573-4110, 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.)

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)

## **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).

## **HOLIDAY CLOSINGS**

All offices will be closed Monday, September 2 For Labor Day

## **The Convenience of E-Statements and eAlerts on "It's Me 247"**

eStatements are available from Unity on the "It's Me 247" Home Banking System. Once enrolled in the "It's Me 247", you can hover over Info Center and then click on eStatement Options under My Preferences and then click on View my statements electronically. 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 we will waive the \$3 monthly statement fee when you sign up for E-Statements!**

And now with "It's Me 247" you can Sign up for eAlerts. All of your ACH, Draft, and Debit Card NSF and Overdraft notices will be sent to you electronically as well as Account Balance alerts, ACH deposits and withdrawals posted to your account, and Loan Due alerts. Just log on to "It's Me 247" hover over Info Center and click on eAlert Subscriptions under Info Center. You can select to receive the notice to your home banking Message Center, your Email Address or both. Get the notifications immediately instead in the mail days later.

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