

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.

October 2019 Newsletter

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.

In Your Best Interest

Fall is here. Is it time to replace your vehicle before winter? Are there repairs that need to be made around the house to cut energy costs this winter? Or do you just need some fun in the sun?

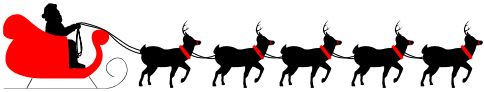
Whatever the need, Unity has a loan to fit.

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

HOLIDAY LOAN SPECIAL



This holiday season, we have the perfect way to lift spirits. Our **Holiday Loan Special** will also help stuff stockings, deck halls, and wrap gifts. These rates will warm your heart...

5.00% APR up to 6 mos. 6.00% APR for 7-12 mos. 7.00% APR for 13-18 mos.

Check with Unity Credit Union for all of your lending needs; our jolly loan officers can help you "HO! HO! HO! SAVE YOUR DOUGH!" Just remember to "*always call your credit union first*" at (586) 573-4110, ext. 41 or on the Internet at www.unitycu.com. ***And now you can sign for your loan in the comfort of your own home with our new electronic signature option.*** 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.)

Did you know that Unity offers VISA and American Express Credit Cards?

Unity has been offering a full line of VISA credit cards to meet your needs. We now also offer American Express Cards as well. Just go to our website at www.unitycu.com and click on "To apply for a Unity VISA or American Express Credit card click here."



**AMERICAN
EXPRESS**

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.

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

5838 Middlebelt Rd
In the Garden City Town Center
Shopping Center

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.-6:00 p.m.
Saturday 9:00 a.m.-2:00 p.m.



24/7 at unitycu.com

Join the Club

If you have an existing Christmas Club account and made deposits during 2019, you will receive your check in the beginning of November. If you do not have a Christmas Club account, you should consider opening one. It is a great way to put money away throughout the whole year and save for the holidays, rather than scrambling to pay all your bills in December. Contact any Member Service Representative for more information.

HOLIDAY CLOSINGS

Columbus Day, Monday, October 14, 2019	Closed
Veterans Day, Monday, November 11, 2019	Closed
Thanksgiving Day, Thursday, November 28, 2019	Closed
Friday after Thanksgiving, November 29, 2019	Open
Christmas Eve, Tuesday, December 24, 2019	Offices close at Noon
Christmas Day, Wednesday, December 25, 2019	Closed
New Year's Eve, Tuesday, December 31, 2019	Offices close at Noon
New Year's Day, Wednesday, January 1, 2020	Closed

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.

*The Board of Directors and Staff of
Unity Credit Union wish you a Safe
and Happy Holiday Season and a
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