

# 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 2020 Newsletter

## **2019 Was A Pretty Exciting Year**

Hopefully you and your family were affected positively by the ongoing economic recovery. It's been a few years now and for the most part things seem to be going on pretty smoothly. Let's hope it continues and we can say the same thing at the end of 2020. Of course 20 is an election year but not anything we can't get by with common sense and a good set of noise cancelling headphones.

For its part the credit union transitioned through the dreaded data conversion and things seem to have come out pretty well. The economic future remains clouded as some indicators are heralding an upcoming slowdown. We can all hope that, if there is a slowdown, it will be mild and brief in nature.

The credit union remains committed to its members and efforts to make your economic lives better. On behalf of the Board of Directors, Management and Staff of the credit union allow me to wish you and yours a safe and prosperous 2020. Happy 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 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.)



## **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 Its'sMe247 home banking system, featuring E-statements, at our web site [www.unitycu.com](http://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 Debit 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.

## 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](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 20 for Martin Luther King Day, and Monday, February 17 for Presidents' Day

### **Annual Meeting Notice**

The 66<sup>th</sup> Annual Meeting of Unity Credit Union will commence at 5:30 p.m. on Tuesday, February 18, 2020. 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 Dennis Moriarity, Art Spafford, and Vicki McIntosh. 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 17, 2020.

*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