

# 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 2020 Newsletter

## **Funny how quickly things can change!**

A month ago things seemed decent with unemployment low, the stock market chugging along and winter coming to a close. So almost overnight things changed dramatically because of a virus about 1 micron in size. All I really know about the micron measurement is that it is very tiny. So Covid-19 is on us and not only changed our society but also the world's societal habits. We are at a point where Government and Central banks are making large moves to support business and people that can't do business or even do people stuff. I would like to think that by the time you get this newsletter everyone will be getting back to their "normal" lives. If not, I hope that we can maintain our patience through times that make it very difficult to do so. From the credit union's point of view - if you need assistance because your cash flow has been affected due of job loss or lost time, don't be afraid to approach us. We have tools that can help mitigate those problems and are prepared to use them. But to do what we are good at, we have to know there is a reason to do it. Don't forget to ask us-we stand ready to help and be safe.

## **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**

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. Don't get trapped in a rate that you don't understand. If you already are, refinance with us for a lower rate even if your credit is less than perfect. 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.**

Spring is finally here. Are there repairs that need to be made around the house to cut rising energy costs? Whatever the need, Unity has a loan to fit.

New Autos and Trucks	From 2.45% APR	Energy Related Home Improvement Loans	7.9% APR
Used Autos	From 3.45% APR	Computer and Technology Loans	7.9% APR
Personal Watercraft	6.90% ARP	Power Saver Appliance Loans	7.9% APR
Motorcycles	5.25% APR		

We can always be reached during business hours at (586) 573-4110 extension 41 or online at [www.unitycu.com](http://www.unitycu.com) by clicking on the "It's Me 247 Online Banking"(do not sign in). Then click on the box that says "Apply for a Loan Online Now!" Select a loan type and sign in. Fill out the remaining information and we will give you a call back. Remember that your family members are welcome to join the Credit Union and benefit from 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.

## 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.

**It's Me 24/7**  
Online Banking

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, 2020. 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

Unity's offices will close at 1:00 PM Friday, April 10 for Good Friday and all day on May 25 for Memorial Day.

With the issues that our country is facing right now, 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.

## 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](http://www.unitycu.com) and click on "Apply Today"

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