

# 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 2020 Newsletter

## **NEW SHARED BRANCHES NOW AVAILABLE THROUGH XTEND**



There are now new shared branches available to our members. Type [search.xtendcu.com](http://search.xtendcu.com) in your internet browser and enter your zip code to find the new branches near you. Walk in or drive through, tell them you're from Unity Credit Union and give them your name and account number. They will be pleased to help you.

## **Understatement of the year! THINGS HAVE CHANGED...**

Wow and have they. When a sea change occurs (like covid-19) it makes you think about what the credit union will have to do to address the issues. So, while there are many things to do the responses to the problem continue to change almost daily and will require us to adapt to that change as we go forward. Some things we must all expect is that societal changes will continue to demand spacing or as it's referred to "safe distancing". We must expect that remote transaction capability (checks, debit and credit cards and point of sale) will become more prevalent. When possible, members will conclude loans more remotely utilizing Electronic Signatures in place of face to face contact. The contactless finalizations will become more natural and required as things evolve.

At the same time the economic effect of the shutdown will be felt as government struggles to initiate recovery by controlled societal re-entry to jobs and businesses and incentive funding to encourage economic activity. It is difficult to imagine how businesses like restaurants might cope with limited seating as well as compliance with government mandated measures to "slow the spread". It is less difficult to believe that we are in it for the long haul. Likewise, the recreational and travel industries. The number of unemployed will limit consumer purchases especially big-ticket items. Look for a period of Deflation as prices stabilize or even fall.

Things to do. Prepare yourself for the remote society by ensuring you have the tools to exist within it. Debit and Credit cards are one way and provide less reliance on cash. The credit union can assist you and will be introducing new services that will make it easier to accomplish this.

Keep the Faith the Country is resilient and like all things it has faced before we will overcome.

## **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 2.45% APR  
Used Autos From 3.45% 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.

  
**Xtend**  
**Shared Branch**  
Find NEW BRANCHES at  
*search.xtendcu.com*

**other 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 247**  
Online Banking

**24/7 at unitycu.com**

## **HOLIDAY CLOSINGS**

All offices will be closed Monday, September 7 For Labor Day

## **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).

## **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"



## **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.

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**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