

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.

January 2021 Newsletter

Lessons learned from the Pandemic:

So one of the issues that has really been highlighted is the number of members who have yet to develop an electronic method to execute financial transactions if they were cut off from a manned office.

The credit union has developed agreements with entities (Service Centers and Extend) to perform in person financial transactions in the event that Unity's office was closed for whatever reason. But the possibility exists that all manned facilities could be shut down by a pandemic or other reason even those we have contractual agreements with. In other words does everyone have the capability of remote electronic transactions? Or put another way have you got a card, debit or credit preferably both that would allow you to buy groceries or pay the water bill if all manned facilities were closed? Time to start thinking about this. The lockdowns could continue for some time even though things appear to be getting better and other reasons for closure might occur.

Look to get yourself situated for getting a debit or credit card to ensure your ability to take care of business even if a worst case scenario happens.

IN YOUR BEST INTEREST

It's cold in Michigan! Do you need to replace your vehicle? 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 2.50% 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. 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. 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.


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

OAK PARK
13401 W Nine Mile Road
East of Coolidge 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

**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 18 for Martin Luther King Day, Monday, February 15 for Presidents' Day and at 1 PM on April 2 for Good Friday.

Annual Meeting Notice

The 67th Annual Meeting of Unity Credit Union will commence at 5:30 p.m. on Tuesday, February 23, 2021. 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 Dr. Connie Mitchell and Lou Winters. 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 20, 2021.

*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

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

Closed until further notice.

Watch our Web site for more information