

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

April 2021 Newsletter

So, we are now moving to the New Normal

The only problem is we don't quite know what that might be. One thing we can expect is that it won't be anything like our experience pre-covid. We should assume that things will be quite different than they were before. As an example, we might expect that social distancing could become the new normal both from the point of view of the people and institutions we constantly interact with. Contactless relationships could become the norm and personal interactions may become rare and in a commercial setting even more rare. Now is the time to consider your own situation and model a few "what ifs" just in case these predictions prove true.

Planning ahead is never wrong and could serve to mitigate the effects of the "new normal".

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 of 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 2.50% APR
Used Autos From 3.75% APR
Motorcycles From 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

We can always be reached during business hours at (586) 573-4110 extension 41 or online at 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.


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

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.


It's Me 24/7
Online Banking

24/7 at 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, 2021. 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 be closed May 31 for Memorial Day and July 5 for Independence 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?

**VISA**

Unity has been offering a full line of VISA credit cards to meet your needs. We now also offer American Express

**AMERICAN EXPRESS**

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