UNIVERSITY OF MICHIGAN CREDIT UNION

A PUBLICATION FOR MEMBERS OF THE UNIVERSITY OF MICHIGAN CREDIT UNION

SPRING 2018

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UMCU DONATES \$5,000 TO GIRL SCOUTS HEART OF MICHIGAN

In January, UMCU presented a \$5,000 check to Girl Scouts Heart of Michigan (GSHOM). This donation was made possible with the help of our members and 21 local businesses during our "Shop Local Give Local" campaign.

According to GSHOM, this donation will support their Outreach Program which helps local girls from families with limited resources have the opportunity to become Girl Scouts and participate in GSHOM programs.

"Our main priority is always to support and create experiences for our girls at Girl Scouts Heart of Michigan that will enrich their lives and ensure a healthier and happier future for every person. Thank you to UMCU and all of the stores that participated in Shop Local Give Local for your help in providing our girls with any environment for these life-changing opportunities," said Jan Barker, Chief Executive Officer, Girl Scouts Heart of Michigan.

Local vendors that helped make this donation possible include: Found Gallery, Spun, Rock Paper Scissors, Underground Printing, The Bo Store, Collected Works, Vault of Midnight, Bivouac, Three Chairs Company, Le Bon Macaron, Heavenly Metal, Mudpuddles Toy Store, The Local Bike Shop Ann Arbor, Underground Sounds, Imagine Three Beauty Studio, Go! Ice Cream, Ypsilanti Running Company, Puffer Reds, University Flower Shop, 16 Hands and Complete Runner.



HOLIDAY CLOSINGS

All UMCU and EMUCU branches will be closed on Monday, May 28th in observance of Memorial Day.

You can always access your UMCU and EMUCU account through online and mobile banking, or at any CO-OP Network ATM.



SHOP LOCAL GIVE LOCAL GRAND PRIZE WINNER

UMCU Member Alia Wesala was the lucky grand prize winner of UMCU's Shop Local Give Local campaign giveaway. Every time our members used their UMCU Visa credit card at Shop Local Give Local participating stores, they were entered for the chance to win **\$5,000.** Congratulations, Alia!

VISA

ENJOY THE BENEFITS OF YOUR UMCU MEMBERSHIP BY TAKING Advantage of the low rates on our visa card products!

Visa Platinum Optimum	8.99% APR when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	
Visa Platinum Cash Rewards	12.99% APR when you open your account, based on creditworthiness. After that you APR will vary with the market based on the Prime Rate.	



UMCU NAMED AMONG 2017 BEST AND Brightest companies to work for In the nation

In January, UMCU was named one of the 2017 Best and Brightest Companies to Work For in the Nation by the National Association for Business Resources.

The Best and Brightest Companies to Work For® competition identifies and honors organizations that demonstrate a commitment to exceptional human resource practices and employee growth and satisfaction.

"We are honored to be named a 2017 National Winner for the Best and Brightest Companies to Work For. Our team members are the driving force behind UMCU's success, and we are proud to cultivate an environment that puts them first," said Tiffany Ford, UMCU President and CEO.

NEW & USED VEHICLE RATES

As of February 28, 2018

Term	APR
Up to 36 months fixed	as low as 2.74%
37 – 48 months fixed	as low as 2.74%
49 – 60 months fixed	as low as 2.74%
61 – 72 months fixed	as low as 3.24%
73 – 84 months fixed**	as low as 3.74%

*APR is Annual Percentage Rate. Specific rates determined by credit history, term, and service relationships with the credit union. Additional rates and terms available. Rates subject to change.

**Some credit restrictions apply. BOX SCORES As of February 28, 2018

Assets	\$834,945,094
Members	88,469

TEMPORARY CLOSING - UNION BRANCH

UMCU's Union Branch will be temporarily closed starting Friday, April 27th due to the University of Michigan's renovation project of the Michigan Union. We apologize for any inconvenience this may cause and welcome members to visit us at the 333 E. William Street branch located a half mile from the Michigan Union for their financial needs.

NEARBY BRANCHES:

• 2725 South State Street, Ann Arbor, MI 48104

NEARBY ATMs:

- 340 E. Huron Street Downtown Ann Arbor at Division
- Michigan League 911 N. University, lower level near restaurants
- Central Campus Recreation Building (CCRB) 401 Washtenaw, located in main entrance
- Mary Markley Residence Hall 1503 Washington Heights, across from front desk
- U-M Business School 710 E. University, located on first floor in the Executive Learning and Conference Center in the lobby
- Health Service Building 207 Fletcher, located in first floor hallway near the Pharmacy
- University Towers 536 Forest Ave., across the street from the Galleria
- C.S. Mott Children's Hospital, Michigan Medicine —1540 E. Hospital Drive, located in front lobby

SPRING CLEAN YOUR FINANCES

Start fresh with your finances this spring by signing up for UMCU's free Financial Education Workshops. Our popular Home Buyer Education workshop is the perfect first step for those looking to buy a new home in the next couple of years, or try the Savings Essential workshop to learn how to create a wealth building plan, prepare for retirement and establish that much-needed emergency fund. UMCU also offers Youth Financial Education workshops for kids of all ages.

Visit UMCU.org to learn more and sign up today!

SEE YOU ON CARPENTER ROAD

The UMCU team is thrilled to announce a new branch coming to Carpenter Road! Stay tuned for more details.