

SUMMER 2018

FOLLOW US!



## UMCU BREAKS GROUND ON NEW CARPENTER ROAD BRANCH!

At the beginning of May, UMCU took another step forward in serving our members and the community with an official groundbreaking ceremony to celebrate UMCU's new branch location on Carpenter Road in Pittsfield Township. Construction for this branch is expected to be completed late 2018.

"We are happy to provide convenient, quality and accessible financial services to current and prospective members in the Ann Arbor community and beyond. From checking accounts to mortgages, car loans to free financial education seminars, we offer a full array of credit union products in the communities where our members live, work, learn and play. We're thrilled with our continued growth and ongoing credit union focus of people helping people," said Tiffany Ford, UMCU President and CEO.

## HOLIDAY CLOSINGS

All UMCU and EMUCU branches will be closed Wednesday, July 4th in observance of Independence Day and Monday, September 3rd for Labor Day.

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



## GET MORE FROM YOUR HOME THIS SEASON!

Leverage the value of your home by taking advantage of a home equity line of credit with zero closing costs from UMCU! Now through August 31, 2018, you can use your home's equity to finance renovation projects, cover educational expenses, plan a family vacation, and more.

Visit [UMCU.org](http://UMCU.org) to learn more and apply today!

## FINANCIAL EDUCATION WORKSHOPS

Though school is out for summer, UMCU's free financial education workshops are available year-round! Our Youth Education Program features interactive workshops that cover everything from the basics of saving and spending for the little ones in your family to preparing your teens for managing their finances. Also offered this summer are some of UMCU's most popular workshops, including Home Buyer Education, Savings Essentials, Credit Expert and more. Visit [UMCU.org](http://UMCU.org) to see a full list of workshops and to sign up today!



## VISA

ENJOY THE BENEFITS OF YOUR UMCU MEMBERSHIP BY TAKING ADVANTAGE OF THE LOW RATES ON OUR VISA CARD PRODUCTS!

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

## NEW & USED VEHICLE RATES

As of May 1, 2018

Term	APR
Up to 36 months fixed	as low as 2.99%
37 – 48 months fixed	as low as 2.99%
49 – 60 months fixed	as low as 2.99%
61 – 72 months fixed	as low as 3.49%
73 – 84 months fixed**	as low as 3.99%

*\*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 May 1, 2018

Assets	\$834,945,094
Members	89,805