

Member News

A Newsletter for the Membership of
Total Community Credit Union



COMPUTER UPGRADE COMING IN MAY!

Credit Union will be closed on May 2, 2016.

Total Community Credit Union is getting better all the time! We are preparing for an upgrade to our computer system on Monday, May 2, 2016. Following the upgrade, our computer system will be more user friendly for our members, and we'll be offering E-statements and Online Bill Pay!

HERE ARE A FEW IMPORTANT TIPS TO KNOW BEFORE THE CONVERSION:

- Total Community Credit Union will be closed on Monday, May 2, 2016
- Internet banking and PAT will be unavailable from 6:00 p.m. April 29 until 9:00 a.m. on May 2.
- Following the upgrade, members will need to re-enroll in Home Banking.

We have included an informational flier with the February and March statements that provides detailed information about what members will need to know and what will be different after the upgrade. We've also included that flier on our website. We apologize for any inconvenience, but please call before, during, or after the conversion if you have any questions. We are excited about this conversion and we know members will be surprised at the easier, more user-friendly access they will have to their credit union accounts.



CAR LOANS

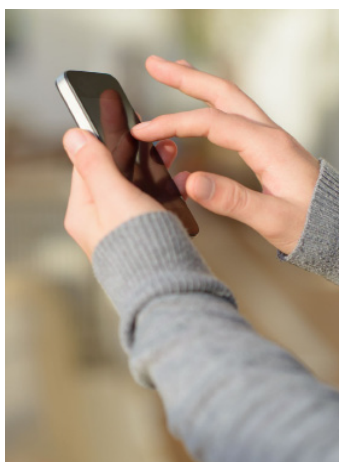
as low as 1.99% APR*

New & Used Cars, Trucks & Motorcycles!

*APR = annual percentage rate. A sample monthly payment on a car loan of \$20,000 for a term of 60 months at a rate of 1.99% APR would be approximately \$350.00. Loan rates are determined by term of loan and personal credit history. All rates and promotions are subject to change without notice. This promotion is for new or used vehicle loans years 2012-2016. Existing loans from TCCU do not qualify for this promotion. Refinanced vehicles must be from another financial institution. Credit life and disability Insurance is available to members at minimal cost.

APPLE PAY IS HERE!

Total Community CU VISA credit card now lets you use Apple Pay at thousands of stores! Use your iPhone 6 or 6s and add your Total Community CU VISA to Wallet on your smartphone and you're good to go! It's safe, fast and secure. Apple Pay is easy to use, and because your card details are never shared when you use Apple Pay (they aren't even stored on your device) using Apple Pay on your iPhone, Apple Watch, or iPad is the safer and more private way to pay. Questions? Give us a call and we'll be happy to help you!



Holiday Closings

MEMORIAL DAY

Monday, May 30

INDEPENDENCE DAY

Monday, July 4

Fee Schedule Effective May 1, 2016

PLASTIC CARD FEES:

ATM/Debit/Credit Card PIN Change/Replacement	\$2.00
ATM/Debit Card Replacement	\$10.00 for ATM/ \$15.00 for Debit
ATM Transactions:	
Credit Union Owned ATM/CO-OP ATMs	Free
All other ATM machines	\$2.00, each transaction
ATM Card – PIN/Point of Sale Transactions	\$.25 each
Debit Temporary Increase to limit	\$10.00
Expedited Debit Card	\$95.00
Foreign Purchases	1% of settlement amt.

SAVINGS AND CHECKING FEES:

Savings Account, Low Balance Fee	\$5.00
(waived if combined savings/checking balance remains above \$200.00; Members with loans or VISA credit card will not be charged)	
Non-Sufficient Funds (NSF)	\$30.00/Item
Courtesy Pay	\$30.00/Item
Overdraft Transfer Fee (from savings)	\$3.00
Inactive Checking, 6 months no activity, balance under \$100	\$5.00
Membership Account Closed within 6 months	\$15.00
Re-open closed membership	\$15.00

OTHER SERVICE FEES

Account Reconciliation/Research	\$25/Hr, \$15 minimum
Account Verification of Deposits or Assets	\$5.00
ACH Manual Post	\$3.00
Cashier's Check	\$3.00
Payable to self	1 free per month
Check Cashing – Non-member (on-us or corporate)	\$5.00
Check Copy (free on Internet Banking)	\$5.00 each
Check Printing	Varies by style
Coin Machine, Members	7% of Coins Collected
Coin Machine, Non-members	14% of Coins Collected
Document Fax or Photocopy	\$1.00 per page
Dormant Account Fee, 12 mos. inactivity	\$5.00
Escheat Fee	\$50.00
Foreign Item Deposit	\$15.00
Garnishment, Levy or other Legal Collection	\$50.00 each presented
IRA Transfer to another FI	\$25.00
Late Title Fee, after 30 days	\$15.00
Loan Modification/Subsequent Action	\$35.00
Loan Refinance Fee	\$50.00
Money Order	\$2.00
Non-Sufficient Funds (NSF)	\$30.00/Item
Notary	\$3.00 per signature
Real Estate Payoff Request	\$25.00
Real Estate Subordination	\$100.00
Return Deposit Item – third party	\$15.00/Item
Return Deposit Item-Self (from member's account elsewhere)	\$30.00/Item
Returned Mail/Bad Address	\$5.00 per occurrence
Service Center Transaction	\$3.00 each
Statement copy within 12 months/transaction printout	\$3.00
Statement copy – 13 months or older	\$10.00/month
Stop Payment	\$30.00
Telephone Transfer/Inquiry (excludes Loan Payments)	\$2.00
Wire Transfer - Incoming	\$5.00
Wire Transfer - Outgoing (domestic)	\$30.00



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Hours:
Monday - Thursday: 10:00AM - 5:30PM
Friday: 9:00AM - 6:00PM
Saturday & Sunday: Closed

Serving anyone who lives or works in Michigan, and their families.