



2.99%^{APR*}
6 MONTHS

**New VISA Cards and
Balance Transfers
-without transfer fees!**

Save with this special low TCCU members only rate. Open a new TCCU Visa or transfer a balance from another credit card and you'll enjoy our low introductory rate for 6 months! There is no fee when you transfer a balance from a high-rate card to a Total Community Credit Union Visa. The best part, your savings will add up month after month!

TCCU VISA includes chip technology, so paying for your purchases is more secure.



VISA Platinum Plus offers a great rate, credit limits up to \$15,000 and a 25-day grace period for repayment of the balance for purchases. There is no minimum finance charge, no transaction fee for purchases or cash advances and no annual fees! Choose TCCU Platinum Plus and you'll get up to one million dollars of free travel accident insurance. In addition, our VISA Platinum Plus gives you greater purchasing power.

VISA Platinum ScoreCard offers ScoreCard Reward Points and website access to view your accumulated points. You can turn your points in for brand name merchandise and travel rewards.

A **Secured VISA** credit card is ideal for members who are just beginning to use credit. Your savings account is used to secure the credit card. And a Secured VISA credit card includes all the same card benefits as our Platinum VISA card.

A PrePaid VISA offers a safe and convenient way to fund your child's everyday living expenses while at college.

It's back-to-school time and whether your college student is returning to campus or leaving home for the first time, VISA debt allows you to help with their expenses while encouraging him/her to manage their budget.

*APR – Annual Percentage Rate. Introductory rate of 2.99 for 6 months for new accounts from October 1, 2017 through December 31, 2018. After the introductory period ends, the standard APR for purchases and cash advances is 9.90% for Platinum Plus and 12.90% for Platinum ScoreCard. New card members only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.



**Keep Your Car,
Change Your Loan.**

BONUS
Earn **\$100** Cash
when you
Refinance with TCCU

As Low As

1.99%^{APR**} **Auto Loans**

You financed your vehicle with another lender. Did you know that you can get a lower rate? Why not keep the car and change the loan? Set up automatic payment service and get our best rate. Talk to us about refinancing, odds are TCCU can lower your monthly payments. You'll save money and earn a...

\$100 Cash Bonus*

*\$100 Cash Bonus. The cash offer will be available to qualified members who refinance an existing auto loan from another lender no less than \$10,000. \$100 cash for a loan of \$10,000 or greater. \$50 cash for loans under \$10,000. Cash will be awarded per qualified loan and will be deposited into member's share account after the loan is approved and funded. **APR=Annual Percentage Rate. Rates featured are listed "as low as" and are subject to credit approval and credit score. Rates and terms are subject to change without notice. Please contact Total Community Credit Union for most recent rate. Some restrictions may apply. Rate is subject to credit union guidelines and credit score. Certain additional restrictions may apply.

Mobile Banking

We'll make it easy for you to manage your money.

TCCU mobile banking allows you to manage your money anytime, any place, using your computer or mobile device. Login and you can pay bills, transfer funds, and check balances. And remember, there are no fees applied to your online transactions.

www.tccu.us



Holiday Closings

Columbus Day, October 9th
Thanksgiving, November 23rd and 24th
Christmas Day, December 25th

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**LOOK FOR OUR NEW DRIVE THRU SERVICE
OPENING SOON!**

DO MORE
with a **Home Equity**
Line Of Credit.

Put your home to
work for you.

- Low Rate and NO Closing Costs
- No interest until funds are used
- Freedom to use funds however you want



Like us on
facebook



Like our facebook page
before **November 30th** and
you'll be entered to win a
\$25 VISA Gift Card.



When you follow us on facebook
you'll get updates about the great
things happening at TCCU.



**LOVE MY
CREDIT UNION[®]
REWARDS**

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. Call 844-703-0123 to receive this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop.

lovemycreditunion.com



www.tccu.us

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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.



We understand that sometimes you need a break. That's why TCCU gives you the option to Skip-A-Payment. If you're a member in good standing, you can "skip" either your November, December 2017 or January 2018 payments on each qualifying vehicle or unsecured loan.

Does not apply to VISA, revolving or real estate.

Member name _____

Account number _____

Signature _____

Phone number _____

Email address _____

Loan type(s) _____

Payment Currently made by:

- Cash/Check
- Auto Transfer from Checking/Savings
- Payroll Deduction

Transfer \$30 from:

- Savings
- Checking
- Cash/Check

Select month:

- November 2017
- December 2017
- January 2018

There is a \$30.00 processing fee for each loan which may be deducted from your savings or checking account. Processing fees may not be added to the loan. Your loan must be at least 6 months old with a current payment status. Interest will continue to accrue and the skipped payment may cause the loan to extend beyond the scheduled payoff date. Your November 2017, December 2017 or January 2018 payments may be skipped. Two skipped payments per year. Request must be made prior to payment due date. Excludes mortgages loans, home equity loans and lines of credit, and VISA. Skipped payment may affect future GAP insurance claims.