

# Member News

## CELEBRATING YOUTH SAVINGS MONTH

### SAVE-TO-WIN \$100.\*

Kids & Teens are entered to win when they make a deposit to their TCCU account in April, making now a great time to open an account for your kids or remind them to make deposits and save!

No fees for active Youth Accounts.\*



Teens, check out mobile check deposit and more in our mobile app!



\*Youth member, ages 0-18, must be present to receive prize. Only one prize per individual qualifying youth member per calendar week. The National Youth Saving Challenge™ is free and open to all youth under 18 who visit a participating credit union during April. While youth are encouraged to make a deposit at the credit union, no deposit is required to enter. Ask for complete contest details. Limit one entry per person. Odds of winning depend on number of entrants. 4/1/23 - 4/30/23. Youth members, ages 0-21, are not required to maintain minimum balance. Optional overdraft coverage available. Overdraft funds transfer fee is \$3 per occurrence. Some restrictions apply. Ask us for complete details.



## Auto Loans NO Payments for 3 months



Quick approval

\$0

No application fee

How would you like to car shop with a loan amount already approved? With TCCU, you can. Simply apply for financing. Once you're approved, you'll shop with assured buying power.

- Fast loan decisions
- No payment for 3 months (90 days)
- Competitive rates
- Auto insurance group discounts
- Loan Payment Protection coverage when life events happen and you're unable to make your loan payments.
- GAP (Guaranteed Asset Protection) coverage because insurance settlements don't always cover your loss.

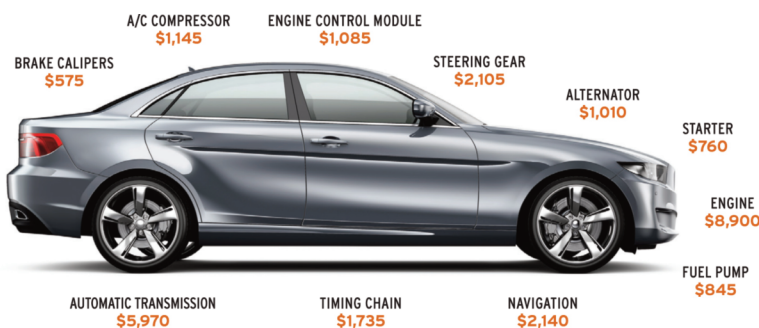
\*APR=Annual Percentage Rate. All loans subject to credit approval. Rates, terms and conditions vary based on creditworthiness and collateral. Please contact Total Community Credit Union for full terms and conditions. Sample monthly payment for a loan of \$10,000 at 5.99% APR for a term of 60 months would be \$194.00. For deferred payments for 90 days: interest will accrue from the date the loan is disbursed.

## Drive with Complete Coverage

Our Vehicle Protection programs provide a wide range of reimbursable protection services including: 24-hour emergency roadside assistance towing, battery jump start, fluid delivery, flat tire and lock-out service.

If your car is being repaired MRC provides rental reimbursement. If your vehicle breaks down out of town, you can also be reimbursed for lodging and food.

Contact TCCU Member Services for Mechanical Repair Coverage.



Actual costs may vary by vehicle year, make and model.

Refer to MEMBER'S CHOICE Mechanical Repair Coverage vehicle service contract for policy details.

## Deposit a check with our mobile app for a chance to win!

download the app from your app store:  
Total Community Credit Union

Random drawing from entries received from April 1– May 31, 2023.




Ask credit union for complete details.

Mobile Check Deposit



Follow Total Community CU on social media for TCCU updates.





Have you discovered  
the available funds  
in your house?



[www.tccu.us/home-equity/](http://www.tccu.us/home-equity/)

**Home Equity Line Of Credit**

Only pay on the amount you use. Ask for details.

**3.99%** APR\*  
for 6 months\*

\*APR = Annual Percentage Rate. After the initial 6 month introductory period the variable annual percentage rate is based on the Prime Rate as published in the Wall Street Journal ten days prior to the end of the month for the life of the line plus a margin. The margin that applies is based on the Loan-to-Value ratio, an assessment of individual creditworthiness, and our underwriting standards. As of 2/2/2023 the Wall Street Journal Prime Rate was 7.75%. If you made only the minimum monthly payment and took no other credit advances it would take 15 years 0 months to pay off a credit advance of \$10,000 at an annual percentage rate of 7.75%. During that period, you would make 180 payments of \$94.00. Certain restrictions apply. All rates and promotions are subject to change without notice.



## We offer fast, free e-Statements

Total Community Credit Union provides fast, free electronic statements. Because they are stored on

our secured server and accessible only after you enter your confidential password, only you have access to your statements online—making e-Statements both convenient and secure.

When your e-Statement is ready, you will receive an email notification from us. Simply sign on to online banking to view your current statement information. You can also view and download previous e-Statements online.

If you prefer to have your statements mailed to your home, you'll pay just \$1 per month.

## Continuing Education Scholarship Program



**\$1,000**  
Scholarship

**\$500**  
Scholarship

In 2023 we'll award one \$1,000 scholarship and one \$500 scholarship. A TCCU Continuing Education Scholarship can be used for college or trade school.

**Total Community Credit Union Scholarships are open to graduating high school seniors who are members and to those who are children of members.**

*The 2023 scholarship application is available at [www.tccu.us](http://www.tccu.us) and the credit union. Completed applications due June 1, 2023.*



Skip a loan payment and you'll have  
extra cash for summer fun.

## Skip-A-Payment

Visit TCCU online banking, choose "Member Offers" then choose the loan you'd like to skip and we'll move one monthly payment (June, July, or August) to the end of your loan.

A Skip-A-Payment form is available for download at [www.tccu.us](http://www.tccu.us) and at the credit union. \$30 processing fee for each loan payment skipped. Details and restrictions available on request.

### HOLIDAY CLOSINGS:

**Good Friday**, April 7 lobby closes 1:30PM

**Independence Day**, July 4

**Memorial Day**, May 29



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