

Member News

We've made getting the money you need even easier!

NEW Online Loan Application

Apply and sign online!

- New or pre-owned Vehicle
- Boat, Motorcycle, RV
- HELOC
- Visa credit card

Meeting Stash



Our mascot, Stash, has enjoyed meeting super-savers in our community. Look for Stash at neighborhood events and be sure to say, hello. Stash loves meeting new people and always has freebies to share.



With rewards for making deposits, our Kids Club helps parents teach responsible saving and spending.

Open an account for the young person in your life. Your initial deposit can be as little as \$5.

Young members, ages 0-23, are never charged for low balance.



SmartDrop

The Mortgage Loan that can lower your rate— after closing.

Since launching SmartDrop, Total Community Credit Union's innovative mortgage loan has been giving homebuyers long-term financial control. Unlike traditional financing, SmartDrop empowers borrowers to seamlessly lower their interest rate months or even years after closing, bypassing the costly and stressful traditional refinancing process.

SmartDrop ensures homebuyers can secure their dream home today while maintaining the flexibility to capture lower rates in the future.

Enroll in identity protection at TCCU with our partner IDProtect

Just \$2 per month No annual fee

- Fraud expense reimbursement*
- Ability to register ALL your accounts & cards

Not just proactive monitoring, if you become a victim of theft, experts will work to clear your name and fix your identity.

*Ask us how to get coverage.



Watch our social media or ask us about ways you can
Join Team TCCU

**WALK TO END[®]
ALZHEIMER'S**
ALZHEIMER'S ASSOCIATION[®]

Do you have a vehicle loan with another lender?



You could save hundreds or THOUSANDS in interest over the life of your loan ♥

Savings will vary based on your existing rate, loan amount and term. Rates and terms are subject to change without notice. Certain restrictions may apply; visit TCCU for full details.

TCCU provides professional staffing for financial education sessions



Melvindale Public Library

Melvindale event: Tuesday, August 18th 6pm

Melvindale Public Library requested an informational seminar for adults centered around how to protect yourself and your hard-earned money– including tips on how to spot and avoid financial fraud traps.

During a separate event for kids, youngsters have a blast building early money habits through engaging financial games designed to introduce young children to basic money concepts in a fun way.



Want TCCU to present a financial wellness topic to your group? Reach out to Lisa Hill, lhill@tccu.us or 313-291-3304



Total Community CU, your 5-Star financial institution.



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