SUMMER 2022



# Total Community Member News

We're Here To Help

# You Could Win \$1,000 Instant Summer Cash\*\*



### **Recreational Vehicle Loans** NO Payments for 90 days\*

You've earned some summer fun. Shop for a boat, RV, motorcycle, four-wheeler, camper or jet-ski and we'll help you with the financing. You'll get a competitive rate, deferred payment, plus, up to \$1,000 cash bonus when you finance recreational vehicle or refinance a recreational vehicle loan you have with another lender (\$7,000 or more).



No application fee

\*For deferred payments for 90 days: interest will accrue from the date the loan is disbursed. Rate is based on collateral, assessment of individual creditworthiness, and our underwriting standards. Rate, terms, programs, and conditions are subject to change without notice. This is not a commitment to lend or extend credit. All loans, credit, and collateral are subject to approval. Restrictions may apply.\*\*Contest is open to borrowers who are 18 years or older as of 6/1/2022, who apply for, are approved and close on a rec-vehicle loan with the credit union in the amount of \$7,000 or more during the period 6/1/2022-8/31/2022. Qualifying borrower will receive one (1) ticket. All tickets have a cash value; \$1,000, \$200, \$100, \$50, or \$25. Loans refinanced at TCCU from another lender or new/used vehicle purchase will qualify.



With the federal rise in interest rates looming, it's wise to act now to secure a **lower fixed-rate Total Community CU Home Equity Loan.** 

Have you been imagining your home with new kitchen appliances, or a renovated bathroom? Maybe it's time to add a deck for summertime parties. You can use your home's equity to access cash for the things you need.

A TCCU Home Equity Loan offers you:

- Competitive fixed rate
- Fixed term
- Fixed monthly payment
- · No application fee
- No closing costs
- · No annual fee
- No pre-payment penalty



Want more information?

- Schedule an appointmentwww.tccu.us/locations-hours/
- Call 313-291-3300
- Visit www.tccu.us/home-equity/

Total Community Credit Union NMLS ID # 729799 (www.tccu.us). Primary residences 2nd mortgages are eligible. No prepayment penalties. 10 year term 6.50% rate \$25,000 loan amount, payment \$283.95. Rate, terms, programs, and conditions are subject to change without notice. This is not a commitment to lend or extend credit. All loans, credit, and collateral are subject to approval. Restrictions and conditions may apply.



#### **Relay For Life**





The Downriver Relay For Life returns to Heritage Park. After a two year pause in this important live event, Relay friends came together to support the work of the American Cancer Society in Michigan.



Pay with your TCCU debit card July 1 – August 31 for chances to win an Apple Watch<sup>®</sup>. Detail available at www.tccu.us and at the credit union.



Join the fun August 6th 12:00pm – 5:00pm Heritage Park

# Guaranteed Asset Protection (GAP)



If you're involved in an accident, your auto insurance pay out may be less than you owe on your vehicle. The difference could be thousands of dollars. GAP insur-

ance from TCCU covers the difference and could eliminate your out-of-pocket cost on the loan. Ask us about GAP inurance.

## **Mechanical Repair Coverage**



You choose the level of protection. Choose any authorized repair shop. Get extra benefits like: roadside assistance, rental reimbursement, and travel reimbursement. Details at www.tccu.us.

#### Holiday Closings Independence Day, July 4 Labor Day, September 5



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

Drive Thru Hours:

Monday – Thursday: 9:00AM – 5:30PM Friday: 9:00AM – 6:00PM Saturday: 9:00AM – 12:00PM

**Lobby Hours:** 

Monday – Thursday: 9:00AM – 5:00PM Friday: 9:00AM – 6:00PM Saturday & Sunday: Closed Phone: (313) 291-3300

National Phone: (800) 291-3003 Fax Number: (313) 291-6899

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www.tccu.us

