

SUMMER 2024

Member News



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

A Kids Club account is great for depositing allowance and birthday money. A parent, guardian or adult family member can open a youth-member account for a child. When they do, their child becomes a member of our Kids Club. Kids Club members enjoy rewards, contests and events all year long. Kids who are 13 and older are eligible for an account debit card, with parent's approval.

**NOW THROUGH SEPTEMBER
NEW ACCOUNTS
FOR KIDS & TEENS
ARE ENTERED
TO WIN
\$1,000.00***



You can open a Kids Club or Teen Member account with a \$5 deposit.

Note: Have your child's Social Security number and a copy of their birth certificate (or their driver's license) when you apply.

**Schedule your appointment today
by phone at 313-291-3300 or visit
www.tccu.us to schedule online.**

*\$1,000 sweepstakes is open to members of Total Community Credit Union who are under the age of 18 years and have an open youth member account with parent/guardian/adult relative and make a deposit of at least \$5.00 into their savings account between 4/1/2024 and 9/30/2024. Each deposit will earn an entry to the sweepstakes. Limited to one entry per day. Account must be open and in good standing for at least 30 days at the time of the drawing to receive prize money. Employees and Directors of the credit union and their immediate family members are not eligible. One (1) winner will receive \$1,000.00. Prize money will be deposited directly to the winning member's credit union account. All entries are subject to verification. Contact TCCU for complete sweepstakes rules. Subject to change without notice.



**This is a great time to look
for a new vehicle.
Inventory is up and our
rates are down.**

If you've been wanting a newer vehicle, now is a great time to shop. To help you with your purchase, we've lowered our rates on both new and pre-owned cars and trucks. You're welcome to apply for a loan pre-approval. A pre-approved loan helps you know your budget.

NO Payments for 3 months*

Contact the credit union today or apply online at:
www.tccu.us/vehicle-loans/

*APR=Annual Percentage Rate. Finance \$10,000 for 48 months at an annual percentage rate of 5.99% and your monthly payment is \$193.31. For deferred payments for 90 days, interest will accrue from the date the loan is disbursed. Rates featured are listed "as low as" and are subject to credit approval, credit score, and collateral. Rates and terms are subject to change without notice. Please contact Total Community Credit Union for most recent rates. Certain additional restrictions apply.



We are proud to celebrate the retirement of our valued colleague, Theresa Wright, who has been with Total Community Credit Union for a remarkable 47 years. Theresa first joined us as a Teller in 1977 and has taken on many roles over the years progressing to her current role as Chief Operations Officer.

Her dedication and contributions have left a lasting impact on our staff, members, and the community at large.

As an integral part of our team, Theresa has provided insight and leadership on the projects and changes we've instituted throughout the years. She has helped countless members with their financial needs and has sought creative ways to help them achieve their goals. In addition, Theresa has played a large role in giving back to the Downriver community by donating her time to charitable organizations, such as Relay for Life, Fish and Loaves Community Food Pantry, and the Ford Senior Center.

As we say goodbye to Theresa, we celebrate her legacy and the positive impact she has had on all of us. We will miss her support and her ability to solve challenges with grace. Please join us in congratulating Theresa on her retirement and share your memories or well wishes with us as we celebrate her impressive career.

Thank you from all of us at the Credit Union for your many years of service and unwavering commitment. We wish you a retirement full of joy and new adventures!

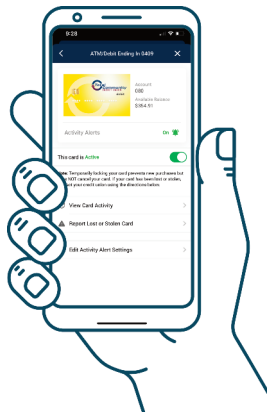
Teens benefit from an account at TCCU.

-Debit Card*
*with parent approval

-Mobile app

-Direct Deposit

-Text message a member service representative



Members under age 21 yrs are to maintain minimum balance to avoid low balance fee.

Document Shred

August 3rd– 9:30 AM –11:30 AM

Securely destroy your unwanted personal documents and help community schools.

Look for the Shred-it® mobile shredding truck in the Total Community CU parking lot.

PAPER ONLY

 **Shred-it®**

Shed service is free for members, however, we are accepting donations for local schools at time of service.

Limited to personal documents only. Optional cash(check) donations will be used to purchase school supplies for students at local schools. Suggested donation is \$5 per box. No plastic, binders, binder clips or hanging folders.



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 and at the credit union. \$30 processing fee for each loan payment skipped. Details and restrictions available on request.

HOLIDAY CLOSINGS:

Independence Day, July 4

Labor Day, September 2

Follow Total Community CU on social media for TCCU updates.



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