

SUMMER 2025

Member News



The Total Community Credit Union Music & Art in the Gardens Concerts



We're committed to our community and supporting organizations that our members value. This summer, you'll find the TCCU Team at the Taylor Conservatory & Botanical Gardens. TCCU is proud to bring unique evening concerts to Taylor.

Our series opened June 4th and continues through July 30th. Each week is a new experience and we hope to see you there.

So mark your calendar, gather your friends and family and come out for TCCU's summertime bash.



TAYLOR
CONSERVATORY
& BOTANICAL
GARDENS

Wednesdays June & July

\$5 per person supports the ongoing work at the gardens of the Taylor Conservatory.

CHECK HOLDS NOTICE

Effective July 1, 2025, the following regulatory changes for check holds will occur:

- 1) The minimum amount available the next business day for certain checks (e.g., local checks) will rise from \$225 to \$275.
- 2) For checks with a one-day hold, the amount available for cash withdrawal will increase from \$450 to \$550.
- 3) The threshold for large deposit holds will increase from \$5,525 to \$6,725.

We're hosting our 2nd Annual Ice Cream Day

Our tellers (lobby & drive thru) will have vouchers for members. Each voucher is good at our on-site ice cream truck.

JULY 25th
2:30-5:30



Lock in your rate now— and drop it later with **SmartDrop***



**Close now and if mortgage rates
go down after you close on your home,
you can lower your rate.***

- Apply Online
- Fast preapprovals
- Verified approval letter—gives you buying power when you shop
- No-Refi interest rate drop*

\$0 Down Payment
NO PMI Required**
Plus, Hassle-Free Rate Drop*

**Stop renting
and start owning.
Get expert
guidance at
your credit union.**

- Apply Online
- You may qualify for our NEW **SmartDrop***—buy now and you could get a lower rate later without refinancing.
- Loan options with no down payment**
- No private mortgage insurance required**
- Verified approval letter—gives you buying power when you shop



Do you know someone planning to buy a home? Tell them about your credit union.

Our Refer-A-Friend Cash Bonus applies to mortgage loans!

Learn more: www.tccu.us/refer-a-friend/

*SmartDrop option is available on fixed-rate Total Home Mortgage (excludes cash-out refinances) for qualified borrowers with a credit score of 680 or above. Requires \$500 non-refundable fee per rate drop, use up to 5 times, 4% floor rate. **\$0 down for purchase mortgages with 100% financing, subject to approval. No PMI required for LTV >80% with 720 or above credit score, with 0.25% rate increase. Total Home Mortgage with SmartDrop and \$0 down/no PMI is subject to credit approval and change without notice. Not all applicants will qualify. Terms and conditions apply. Contact TCCU or visit www.tccu.us for full details. TCCU NMLS ID 729799

TEAM TCCU PAWS in the PARK 5K

We're proud to be part of a community that cares. PAWS and the Taylor Animal Shelter are two advocacy groups that rely on the support of volunteers and donations. The 2025 PAWS in the PARK 5k was a fun way to support the work of the Taylor Animal Shelter. Some members of our team were there as registered participants, others were on hand to provide refreshments for all. We're proud of our own Jackson Raby– Jackson earned First Place!



Of course, the four-leg-participants were competing too, and our Buster went home with some hardware of his own.

LOOK FOR TEAM TCCU at events in your community throughout the summer.

Say hello; we'll have information about the benefits of membership and some cool giveaways.



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

Members under age 21 yrs are not required to maintain minimum balance to avoid low balance fee.

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 when you apply.

TCCU and Financial Literacy



At Total Community Credit Union, we believe financial education is a vital life skill—and it's never too early to start learning. That's why we offer FREE, hands-on financial literacy workshops for students in kindergarten through 12th grade. Our interactive sessions introduce students to essential topics like earning income, budgeting, using credit wisely, saving vs. investing, and understanding student debt. Each workshop is designed to meet students where they are, making complex topics simple, engaging, and age appropriate.

Currently, we partner with Taylor High School, Taylor Prep, and River Rouge STEM Academy, with plans to expand into more schools this year. Workshops are flexible and can be tailored to fit classroom's schedule, interests, even requests from students and staff.

DO WE HAVE YOUR CURRENT EMAIL ADDRESS?

It is important to keep your contact information current. Using member email addresses, we send direct emails to members with special offers, notices, news, and alerts.

You can update your contact preferences in online banking.

Login>Info Center>Personal Information>Edit My Information

NOTICE REGARDING PRIVACY

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at the website listed below or we will mail you a free copy upon request if you call us at (800) 291-3003.

The credit union's privacy sharing policy information is available on our website at: <https://www.tccu.us/privacy/>



Total Community CU, your 5-Star financial institution.



HOLIDAY CLOSINGS: Independence Day July 4 & 5

Labor Day September 1

Federal Holiday October 13



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