

Annual Food Drive

November 1- December 16

Our neighbor, Fish & Loaves Community Food Pantry, is more than just a resource for families experiencing insufficient access to food. F&L provides cooking & nutrition classes, recipes, and caseworker services.

This holiday season, the management and staff of TCCU hopes you'll join us in supporting the mission of F&L. We will be collecting non-perishable food in our lobby and also accepting monetary donations.

November 1–December 16, TCCU will match monetary donations made at the credit union.

OUR DOLLAR FOR DOLLAR MATCH
Doubles Your Donation*

*November 1– December 16
Up to \$500



We ♥ Our Community

SAVINGS BLACK FRIDAY SPECIAL

**STARTS
NOV. 15TH**

**6-Month
Certificate Of Deposit**

**3.0%
APY***

\$3,000 Minimum | New Money Only

*APY=Annual Percentage Yield. \$3,000 minimum balance is required to open the certificate and earn 3.0% APY. Certificate special is for 6 months and a penalty may be imposed for early withdrawal. Offer applies to new-money deposits only, transfers from existing TCCU accounts not accepted. Maintenance or activity fees could reduce earnings on the account. Offer is available beginning November 15, 2022 ends November 30, 2022. Limited time offer and subject to change without notice.

Invest as little as \$500

**2.0%
APY* 24-Month
Certificate
Of Deposit**

*APY=Annual Percentage Yield. \$500 minimum balance is required to open the 24-month certificate and earn 2.0%. Additional terms and rates from 6 to 60 months. Minimum deposit \$500. Dividends paid annually and at maturity. Rates may change without notice.

Make purchases with your New TCCU Visa and enjoy 0% interest for 6 months*

Plus, our Visa offers No Fee Balance Transfers*

*APR=Annual Percentage Rate. Introductory rate of 0% for 6 months on new purchases. New Visa cards only. After the introductory period ends, the standard APR will be applied to the unpaid promotional balances and new purchases. The standard APR is 11.49%-17.74% based on your credit-worthiness. APR for cash advances is 18%. *APR on balance transfers is 11.49%-17.74%. Subject to credit approval. Additional limitations, terms, and conditions may apply. Limited time offer and subject to change without notice.

Holiday Helper LOANS

Starting November 1st

No credit check 18% APR* 12 month term

*APR= Annual Percentage Rate. Must have direct deposit in the amount of \$500/month to qualify for \$1,000, direct deposit in the amount of \$1,000/month to qualify for \$2,000. Some restrictions apply.

Want additional account security?

Call the credit union to enroll in **ID-Protect Service**. TCCU has partnered with ID-Protect to offer low cost coverage which includes:

- Managed identity theft resolution services.
- Toll-free access to a dedicated consumer fraud specialist who will work with you until your identity is completely restored.
- Debit and credit card registration for ALL your cards.
- An identity theft recovery case plan to inform you of the recovery process.
- Online identity theft news via phone and web resources.

TCCU Members pay just \$2 per month. Ask about ID-Protect.

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>Contact Preferences](#)

Skip-A-Payment

Members in good standing can skip qualifying loan payments in November or December 2022 or January 2023. Access "Skip" in online banking.

HOLIDAY CLOSINGS:

<p>Columbus Day, October 10</p> <p>Veterans Day, November 11</p> <p>Thanksgiving, November 24 & 25</p>	<p>Christmas, December 24 & 26</p> <p>New Year's Eve, December 31, lobby closes 1:30PM</p>
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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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