



We're Here To Help

SUMMER 2021

Member News

Use your home equity for the things you need

0% Hassle 1.99%^{APR*} HELOC



Open a TCCU Home Equity Line Of Credit

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. A home equity line of credit, also called a "HELOC", gives you access to a pool of cash. When you have a home equity line of credit you'll have the flexibility to borrow against your home equity, repay and borrow again.

Our HELOC can be wealth-building when used for repairs and remodeling projects that increase the value of your home.

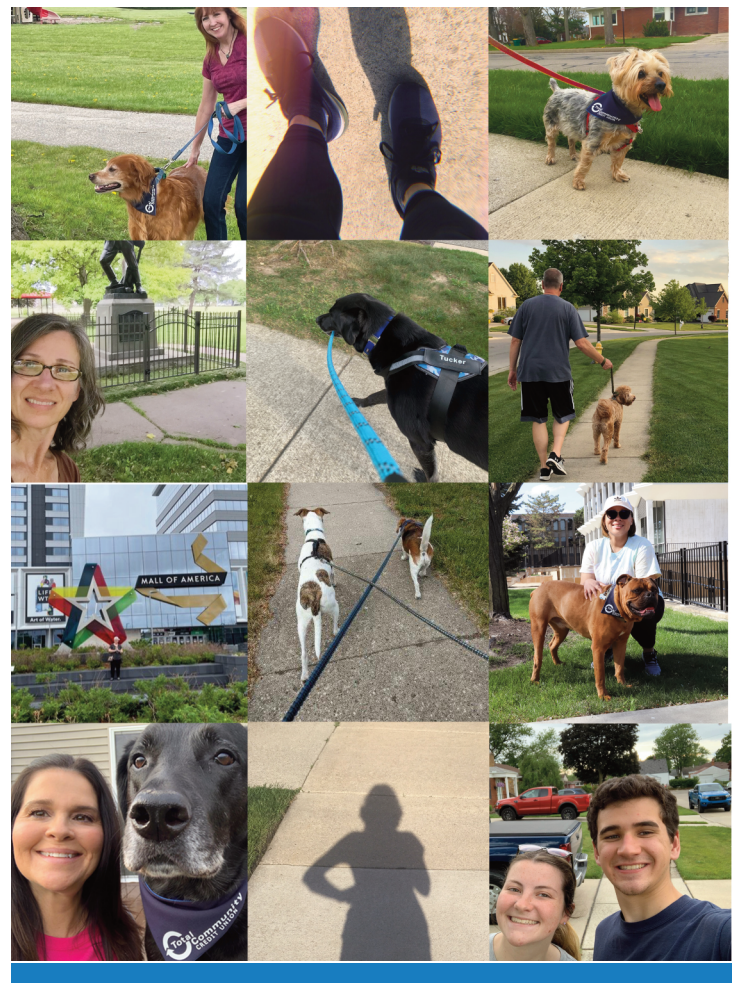
Right now you can use TCCU's HELOC to borrow at just 1.99%* and the interest on your HELOC may be tax-deductible when you use the money to substantially improve your home.**

*APR = Annual Percentage Rate. After the initial 6-month introductory period the variable annual percentage rate is based monthly on the Prime Rate as published in the Wall Street Journal ten days prior to the end of the month for the life of the line plus a margin. The margin that applies is based on the Loan-to-Value ratio, an assessment of individual creditworthiness, and our underwriting standards. If you made only the minimum monthly payment and took no other credit advances it would take 15 years 0 months to pay off a credit advance of \$10,000 at an annual percentage rate of 4.0%. During that period, you would make 180 payments of \$74.00. Certain restrictions apply. All rates and promotions are subject to change without notice. **Not intended as advice or recommendation. Consult a tax professional regarding tax deductions.

You make the difference

Thank you to everyone who joined in the challenge to raise funds for Fish & Loaves Community Food Pantry. Together we logged 226.1 miles and raised \$370.

We are proud of our staff and grateful for the generous support we received from our members.

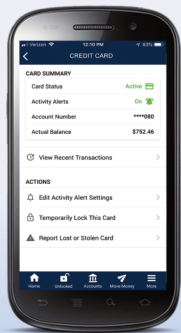


★★★★★
Total Community CU, your 5-Star financial institution.

What's in a Total Community CU Visa® Credit Card?

2.99%
APR*

Introductory rate
Free balance transfer*
VISA Rewards*



Access Card Controls with our mobile app:

- View transactions and statements.
- Set alerts.
- Turn your card off and back on again.



*APR – Annual Percentage Rate. Introductory rate of 2.99% for 6 months for new accounts and balance transfers during promotional period. After the introductory period ends, the standard APR for purchases and cash advances is 9.90% for Platinum Plus and 12.90% for Platinum ScoreCard. New card members only. Existing cardholders transferring a balance will receive 2.99% APR for 6 months on the transfer amount. Subject to credit approval. Rewards available ScoreCard only. Additional limitations, terms and conditions apply.



Congratulations to our super saver youth members!

Members Emma and Melanie earned entries in our Credit Union Youth Savings Month drawing by making deposits to their savings accounts — now they are riding new bikes! We believe a savings account is a critical tool for teaching saving, budgeting and earning. Given how important financial skills are to navigating life, we encourage Youth Savings Accounts as a first step to smart banking. Look to TCCU for more contests and ways to encourage kids to save for their future.

SKIP-A-PAYMENT IS BACK!

Members in good standing can skip qualifying loan payment in June, July or August 2021. Access "Skip" in online banking.

Notice to Internet Explorer Users

The end of Internet Explorer has been a long time coming. On August 17th Internet Explorer will no longer be supported for Microsoft's online services like Office 365, OneDrive, Outlook, and more. Internet Explorer users will have to select a new preferred internet browser.

The Total Community Credit Union Privacy Statement is available on our website at www.tccu.us/privacy. Please contact us at (313) 291-3300 if you would like a copy of the Privacy Statement mailed to you.

Holiday Closings Independence Day (observed), July 5 | Labor Day, September 6



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

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