

**Auto Loans \$7,000+ are instantly entered to win.**

# WIN \$1,000.00<sup>1</sup>

## AUTO LOAN SWEEPSTAKES

Do you need a new vehicle or just want to refinance your current auto loan at a lower rate? Bring your loan to Total Community Credit Union and you'll get a rate as low as **1.99%**, plus, you'll be entered into our Sweepstakes! You could win \$1,000!

AS LOW AS **1.99%** APR<sup>2</sup>

**NO Payments for 90 Days**



Quick approval

**\$0**

No application fee

We have low rate financing on pre-owned vehicles. Come in for a pre-approval and know your car-buying budget before you shop.

1. Choose your vehicle and your terms.
2. Make NO Payments for 90 Days.

Don't forget to ask about our ask budget-friendly finance options.

Already have an auto loan with another lender? We're offering members a free auto loan review. Call TCCU and speak with a Members Service Representative.



Apply Online

With our online tools, you can apply at your convenience from anywhere. Visit: [www.tccu.us](http://www.tccu.us)

<sup>1</sup> This contest is open to members of Total Community Credit Union who are 18 years or older as of 9/1/2021, who apply for, are approved and close on an auto loan with the credit union in the amount of \$7,000 or more during the period commencing 9/1/2021 and ending 12/31/2021. Loans refinanced at TCCU from another lender or new/used car purchase will qualify. Employees 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. Those eligible will be entered in the contest upon disbursement of an auto loan in the amount of \$7,000 or greater during the period commencing 9/1/2021 and ending 12/31/2021. All qualified entries received 9/1/2021 through 12/31/2021 will be entered into the drawing. All entries are subject to verification. Complete sweepstakes rules are available from Total Community Credit Union during normal business hours and at [www.tccu.us/vehicle-loans/](http://www.tccu.us/vehicle-loans/). <sup>2</sup>APR-Annual Percentage Rate. Promotional rate is "as low as" and not guaranteed. For deferred payments for 90 days: interest will accrue from the date the loan is disbursed. Valid for loans disbursed 9/1/21-12/31/21.



## Holiday Helper Loans

Starting November 1st – Holiday Helper Loans

**No credit check    18% APR\*    12 month term**

**CODE: JOLLY– for 1.00% off our best rate.\***

\*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. To take advantage coupon code offer, apply at the credit union and mention code. Ask us for detail.



## Take A Break from your loan payments

**Skip-A-Payment**

Members in good standing can skip qualifying loan payments in November or December 2021 or January 2022. Access "Skip" in online banking.



## Congratulations Grace!

Our 2021 recipient of a Total Community Credit Union Continuing Education Scholarship.

A scholarship in the amount of \$1,000 has been awarded to High School Senior Grace Baker. In addition to her academic accomplishments, Grace has been active in her school and community; varsity swim and soccer teams, student council, and National Honor Society. She has also coached the swim and dive teams at Seitz Middle School. Grace will be attending Hope College to pursue a degree in Secondary Education.

*The 2022 scholarship application will be available at [tccu.us](http://tccu.us) and the credit union beginning February 2022.*

### 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**

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



**HOLIDAY CLOSINGS:** Columbus Day, October 11    Veterans Day, November 11    Thanksgiving, November 25 & 26



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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