



We're Here To Help

SPRING 2021

Member News



Celebrate Your Savings



With rates at a historic low, now is a good time to become a homeowner. Already enjoying homeownership? We may be able to refinance your existing mortgage for a lower payment.

Through June 30, 2021, TCCU will help pay your closing costs on either a refinance or new purchase mortgage.

Total Community Credit Union NMLS ID # 729799 (www.tccu.us). Fixed rate terms offered between 10 and 30 years. Primary, secondary, and investment properties eligible. No prepayment penalties. 15 year term 2.50% rate \$100,000 loan amount, principal and interest payment \$667.89 (does not include escrow). \$250 off closing costs good through 6/2021. Rate, terms, programs, and conditions are subject to change without notice. This is not a commitment to lend or extend credit. All loans, credit, and collateral are subject to approval. Restrictions and conditions may apply.



**Warm Up
with a Great Rate**

**NO Payments for
3 months***



\$0

Quick approval

No application fee

AS
LOW
AS

1.99% APR*

Call TCCU – a Member Service Representative can tell you how much you could save when you refinance at TCCU.

New, Used or Refinance

*APR=Annual Percentage Rate. All loans subject to credit approval. Rates, terms and conditions vary based on creditworthiness and collateral. Please contact Total Community Credit Union for full terms and conditions. Sample monthly payment for a loan of \$20,000 at 1.99% APR for a term of 60 months would be \$351.70. Certain additional restrictions may apply. Refinance \$10,000 (from another financial institution) for 60 months at an annual percentage rate of 1.99% and your monthly payment is \$175.90. Rate is subject to credit union guidelines and credit score. \$100 Cash Bonus offer will be available to qualified members who refinance an existing auto loan for \$10,000 or more from another financial institution; \$50 Cash Bonus offer for members who refinance an existing auto loan for less than \$10,000 from another financial institution. Cash will be awarded per qualified loan and will be deposited into member's account. For deferred payments for 90 days: interest will accrue from the date the loan is disbursed.



Members have the option to instantly deposit most Direct Deposited funds. No need to enroll or qualify, **Instant Deposit** is already a service in Online Banking and Mobile Banking.

Online at > [My Accounts](#) > [ACH Transactions](#) and select **Instant Deposit**.

- Direct Deposit Instant Deposit gives you early access to pending deposits.
- No checking account required.
- There will be a \$10 fee per Instant Deposit. This fee only applies to Instant Deposit and does NOT apply to regularly scheduled deposits.
- Instant Deposit is available in online banking, mobile banking or with a credit union representative.

\$10 fee must be paid from your account; it cannot be from the deposit. Direct deposit and earlier availability of funds are subject to the timing of the payer's funding, and credit union approval. Total Community Credit Union cannot guarantee a payer's funds will be available for Instant Pay since all electronic (ACH) payments do not qualify. This cannot be set up to happen on a recurring basis. Instant Deposit service needs to be requested each time you would like to take advantage of it.

Continuing Education Scholarship Program



High school seniors planning to attend college or trade school in fall 2021 should apply for Total Community CU scholarships. Applications are available online at www.tccu.us and the credit union.

EVENTS:

Youth Savings Celebration Contest April
Happy Soles Charity Run May 1 – June 13
2021 Scholarships Applications due June 1

Holiday Closings

Good Friday, April 2 (1/2 day, 9:00am–1:30pm)
 Memorial Day, May 31
 Independence Day, July 5



We're celebrating our Young Members and encouraging them to save for their future.

When kids learn about managing money, they gain important skills. At TCCU we support you and your kids with special accounts just for them.

A savings account of their own can be 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.

Throughout April, members 5-17 yrs who make deposits of \$5 or more into their account are entered to win a bike*.

Visit the credit union and ask us about a Youth Savings Account.

*Must be a qualifying Youth Member between the ages of 5-17. Youth Member must be present to make contest deposits. Youth Members who make deposits of \$5 or greater during the contest period will be entered. One contest entry per deposit. One entry per day. Must be enrolled in eStatements. New Youth account must be opened with a minimum of \$5 by 4/30/2021 and remain open for minimum 30 days in order to receive a bike prize. A total of two bikes will be awarded by random drawing from all entries. Drawing held at TCCU 5/7/2021. Only one prize per individual qualifying youth member. Any bikes that have not been claimed by 6/30/2021 will be forfeited. Size of bike will be based on winner's height: up to 3'=12", 3'-4'=16", 4'-4'5"=18", 4'5"-5'=20", up to 5'5"=24". Styles and colors of bikes not guaranteed.



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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