



Coastal Cents

People Helping People... Yesterday, Today, Tomorrow

Michigan Coastal
Credit Union



A quarterly publication of Michigan Coastal Credit Union

April 2019



The Future is Yours

Picture it! • Save for it! • Share it!

National Credit Union Youth Month™
April 1-30, 2019

This April, we are celebrating National Credit Union Youth Month by helping our young members discover and share their plans for the future. We invite you to bring your child to the Credit Union throughout the month of April to open a brand new youth account. Each account opened this month is entered into our giveaway of one Fujifilm Instax Mini Polaroid Camera! Also, don't forget to join us every Monday this month for interactive games, snacks and prizes

61ST ANNUAL MEETING WEDNESDAY, APRIL 24, 2019

5:30 p.m. • Credit Union Lobby
1086 Creston St. • Muskegon, MI 49442

We hope you will make plans to join us for the Michigan Coastal Credit Union Annual Meeting. Snacks will be provided. We look forward to seeing you there! **RSVP by April 22nd, 2019 to be entered into the door prize drawing. Call 231-777-3620 or stop in and let us know in person! Must be present to win.**

www.michigancoastal.com



Go Places!

RV/Camper & Boat Special

RATES AS LOW AS **3.99%** APR*

Finance \$15,000.00 or greater
Up to 120 month term

Motorcycle Special

RATES AS LOW AS **2.49%** APR*

Finance \$15,000.00 or greater
Up to 84 month term

RV/CAMPER, BOAT & MOTORCYCLE SPECIAL: *APR= Annual Percentage Rate. All loans are subject to approval and applicants must qualify based on Michigan Coastal Credit Union's lending policy. Rate is based on creditworthiness. Minimum loan amount is \$15,000.00. Not applicable on current Michigan Coastal Credit Union loans. Rates and Terms subject to change without notice. See Credit Union for additional details. Loan special starts April 1st, 2019. New Money Only.

May Is National Direct Deposit Month Do You "Direct Deposit"?

Wake up every payday morning knowing your funds are already safe and sound in your MCCU account. Simply sign up for direct deposit and start enjoying the convenience and security of having your paycheck electronically deposited right into your credit union account – on time, every time. Getting started is easy. Simply speak with your human resources department to learn more.

Expecting a tax refund?

You can request direct deposit of that too!



Member Verification Notice

In order to comply with audit requirements of the National Credit Union Administration (NCUA) for members' accounts of Michigan Coastal Credit Union for the period ending March 31, 2019, our auditors will be distributing statements of accounts to all Credit Union members.

If you do not receive your statement of account, please contact:

Michigan Coastal Credit Union Auditor
1740 44th Street SW PMB 225
Wyoming, MI 49519

If you need to make an inquiry regarding your account, please specify the following information:

Name · Credit Union · Address · Account Number · Phone Number



LOVE MY
CREDIT UNION
REWARDS

Enjoy *Exclusive Savings* Every Day

Members have saved nearly \$2 billion with Love My Credit Union Rewards.

Sprint | TurboTax | ADT | Love to Shop | TruStage

Get more from your credit union membership at LoveMyCreditUnion.org

Here's something more to love:
Get \$100 in cash rewards on UNLIMITED lines



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available on UNLIMITED lines.

Plus, you'll receive \$100 in loyalty cash rewards every year.

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

- Add a line to your new or existing Sprint account and mention you're a credit union member.
- Register at LoveMyCreditUnion.org/Paul
- Cash rewards will be directly deposited into your credit union account within six to eight weeks.

Already a Sprint customer?: Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get Cash Rewards: Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Paul to learn more.

TAX REFUND: Stash Your Extra Cash

Are you expecting a tax refund this year? Make the most of your refund with the smart saving and investment options available right here at Michigan Coastal Credit Union.

- » **Share Draft Account** (checking)
- » **Share Savings Account**
- » **Share Certificate Account**
- » **High Yield Account**
- » **Individual Retirement Account**

Learn more at www.michigancoastal.com or stop by the Credit Union to speak with a member service representative about your options today.



Holiday Closings

Memorial Day

MONDAY, MAY 27

Independence Day

THURSDAY, JULY 4

Mission Statement

Michigan Coastal Credit Union is a member owned and operated credit union, providing personalized lower cost products and services to our members while maintaining financial stability and seeking growth opportunities.

Michigan Coastal
Credit Union

www.michigancoastal.com

1086 Creston Street
Muskegon, Michigan 49442
(231) 777-3620 • Fax (231) 777-3727
Audio Response 1-800-860-5704
Access Number 004

Credit Union Hours

Lobby:

Monday, Wednesday, Thursday
9:00 a.m. to 5:00 p.m.
Tuesday 10:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 5:30 p.m.

Drive-Up:

Monday, Wednesday, Thursday
9:00 a.m. to 5:00 p.m.
Tuesday 10:00 a.m. to 5:00 p.m.
Friday 8:00 a.m. to 5:30 p.m.
Saturday 10:00 a.m. to 1:00 p.m.

NMLS# - 812035



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