



Coastal Cents



Michigan Coastal
Credit Union

HONESTY • RESPECT • TEAMWORK • INTEGRITY • TRUST

A quarterly publication of Michigan Coastal Credit Union

October 2019



Local Service. Global Reach.

INTERNATIONAL CREDIT UNION DAY

THURSDAY,
OCTOBER 17, 2019

On October 17, 2019, credit union members around the world will celebrate International Credit Union Day®.

This annual event commemorates the credit union movement's impact and achievements. This year's theme — Local Service. Global Reach. — speaks to how each credit union serves a local community, and it is because of that local service in communities across the world that we have a global credit union movement that is now 260 million members strong. We look forward to celebrating this special day with our members and thank you for being a part of this credit union movement by continuing to choose Michigan Coastal Credit Union as your trusted financial partner.

www.michigancoastal.com

WE'RE REMODELING! OCTOBER 2019 – DECEMBER 2019



We're excited to share with you that the credit union will have a new look by the end of this year! Michigan Coastal Credit Union will be undergoing construction for approximately three months to remodel and improve the inside and outside of the building to better serve our members. During this time, your services will not be impacted. We are very excited to share this project with you, and we will keep you updated on the progress!

TREAT YOUR CHILD TO A CERTIFICATE SPECIAL

Our Youth Certificate Special provides a great way to help your child start building strong savings habits. Simply open the account with a minimum of \$100, and then your child can continue to make additional deposits of \$25.00 or more throughout the term of the certificate.

YOUTH CERTIFICATE SPECIAL | 12-MONTH TERM

2.52% APY*

MINIMUM \$100 | MAXIMUM \$2,500

Speak with a member service representative today.

*APY = Annual Percentage Yield. \$100 minimum deposit required. Min. \$25.00 additional deposits can be made into the certificate account. Max certificate amount not to exceed \$2,500. Terms and Conditions are subject to change without notice. Rate is not available for IRA Certificates or additional adult certificates; available on children's accounts ages 18 or under with a qualifying adult as joint owner. Early withdrawal penalties apply. Federally Insured by NCUA.



Holiday Closings

COLUMBUS DAY
Monday, October 14

VETERANS DAY
Monday, November 11

THANKSGIVING
Thursday, November 28
Friday, November 29
(Drive-thru open
8:00 a.m. – 5:30 p.m.)
Saturday, November 30

CHRISTMAS
Tuesday, December 24
Wednesday, December 25

NEW YEAR'S
Tuesday, December 31
(Open 9:00 a.m. – 1:00 p.m.)
Wednesday, January 1



HAVE A Merry Little Christmas

VISA Gift Cards – For everyone from 2 to 92, VISA gift cards offer the perfect personalization for every individual on your gift list. Best of all, you can stock up on gift cards right here at the Credit Union. Stop by to get yours today.

Holiday Skip-A-Pay – Our Holiday Skip-A-Pay program is back, making it easy to fill your pockets with jingle and your season with jolly! Simply choose to skip your MCCU loan payment(s) for the month of December or January and enjoy the extra cash for holiday shopping, gifting, getting away, and more. Some restrictions apply. Please contact a member service representative for details.

Christmas Club Account Disbursements – If you're a Christmas Club Account holder, your accumulated savings and dividends will be disbursed on October 1, 2019, just in time for the holiday shopping season! Did you forget to plan ahead? Christmas Club accounts are designed to help you plan ahead for the holidays. You already know you'll be shopping for all of your friends and family, so why not plan ahead? Partner the account with a payroll deduction and you'll automatically save money for holiday shopping every time you get paid!

It's Your Give-A-Little-More, Live-A-Little-More Holiday Loan



Wondering how you'll afford all things holiday this year? We can help. Our low-rate Holiday Loan offers an easy, affordable way to fill your pockets full of extra holiday cash. Simply stop by the Credit Union or visit www.michigancoastal.com to learn more and apply today.

Holiday Loan Special NOVEMBER 1 - DECEMBER 30, 2019
6.49% APR* | UP TO \$1,000 | 12-MONTH TERM

*APR = Annual Percentage Rate. All Holiday loans are subject to approval and applicants must qualify based on Michigan Coastal Credit Union's lending policy. Rate is based on creditworthiness. Maximum loan amount is \$1,000. Not applicable on current Michigan Coastal Credit Union loans. Subject to change or cancel without notice. See Credit Union for additional details.

There's never been a better time to switch to Sprint.

CASH REWARDS & MORE

- Get up to \$200 cash when you switch two lines, plus lines 3, 4 and 5 are FREE
- \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores

NOTHING TO LOSE & SAVINGS THAT ADD UP

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

IT'S EASY, HERE'S HOW IT WORKS

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit LoveMyCreditUnion.org/SprintRewards to learn more.



Cash Reward: Via deposit. \$100/line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

TRUNK OR TREAT AT MCCU

Have your little trick-or-treater dress up in costume and bring them by the Credit Union on October 24 from 5:30 p.m. to 7:30 p.m. to join in our Trunk or Treat fun! There will be a fire truck for the kids, candy, apple cider, donuts, and plenty of fun for everyone. We look forward to seeing you there.



Mission Statement

Our motivated and dedicated team strives to provide superior financial services to empower our members and grow within our community.



Michigan Coastal Credit Union

michigancoastal.com

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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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