



MICHIGAN UNITED CREDIT UNION

FORWARD TOGETHER

www.michiganunitedcu.org

Fall 2022



1% CASH BACK FOR YOU

up to \$500 Cash Back on Auto Loans

Ends 12/30/22

*The 1% Cash Back (up to \$500) is applicable to new auto loans and/or refinanced auto loans from other financial institutions. Must qualify and close on loan to receive cash back bonus. Membership eligibility required. Loan(s) originated at one of Michigan United Credit Union's dealership partnerships do not qualify. Bonus is paid within 60 days of loan closing. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. For a limited time only. Offer ends December 30, 2022.

HOLIDAY HOURS: **Columbus Day** Closed Monday, Oct. 10th **Veterans' Day** Closed Friday, Nov. 11th **Thanksgiving** Closed Thursday, Nov. 24th **Day After Thanksgiving** Closed Friday, Nov. 25th at 1PM, branches with Saturday hours are closed Saturday, Nov. 26th. **Christmas Eve** Closed Saturday, Dec. 24th **Christmas** (observed) Closed Monday, Dec. 26th. **New Year's Eve** Closed Saturday, Dec. 31st, **New Year's Day** (observed) Closed Monday, Jan. 2, 2023.

LOCATIONS: Birmingham, Holly, Lake Orion, Saint Clair Shores, Shelby Twp., Warren, Waterford
For contact info & hours visit www.michiganunitedcu.org.

Michigan United Credit Union NMLS#500296 | Routing & Transit #272477199

Federally insured by NCUA





Need A Little More Dough this Season? APPLY FOR A HOLIDAY LOAN

\$3,000 for 36 months

\$2,000 for 24 months

\$1,000 for 12 months

6.99% APR*

Apply between 10/01/22
through 12/30/22

*APR=Annual Percentage Rate. The APR is Michigan United Credit Union's standard rate. Term of up to 36 months; estimated monthly payment of \$30.87 per \$1,000.00 borrowed. All loans are subject to approval and membership eligibility. Applications must be submitted between October 1, 2022 and December 30, 2022 to receive consideration for the rate. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

WHAT'S HAPPENING AT YOUR BRANCH?

INTERNATIONAL CREDIT UNION DAY 10.20.22

Join us for light refreshments in the lobbies of all of our locations on Thursday, October 20, 2022 as we celebrate International Credit Union Day.

HOLIDAY DONATIONS

All of our branches will be accepting donations for a variety of local charities. Members may drop off donations in the lobby of any of our locations. Please visit our website for more details.

LONG-TERM CARE GOES HAND-IN-HAND WITH RETIREMENT PLANNING

Americans are entering retirement in greater numbers as baby boomers age. This generation is also expected to live longer on average than their parents. As a result of hard work and planning for their financial futures, they will have more years to enjoy the fruits of their labor.

However, longevity also comes with a price. Chronic conditions associated with aging can increase the chances of this generation needing long-term care, and retirement plans can be derailed by unplanned long-term care expenses.

Indeed, a recent study conducted by Lincoln Financial* found that families are concerned about the affordability and impact of long-term care costs.

Financial professionals can play a vital role in long-term care planning. Our study found that nine out of ten (90%) people surveyed believe that financial professionals should be discussing long-term care plans with their clients, but fewer than one in five have actually done so. Our study also found that Americans are not aware of all the ways they can help protect their retirement savings from long-term care expenses or how financial professionals can help facilitate conversations and create holistic financial plans.

Financial professionals agree: Most of those surveyed believe that it is important for clients to consider long-term care planning as part of their retirement strategy and that it's smart not to wait.

Retirement is a well-earned state in one's life. Start planning today. Build your long-term care plan. Reach out to your financial professional for additional information.

Michigan United Credit Union has partnered with Lincoln Financial Advisors. To schedule an appointment with a Lincoln Financial Professional please contact your preferred Michigan United CU branch. For more information please visit:

www.michiganunitedcu.org/lincoln



A member of Lincoln Financial Group

Versta Research conducted a survey of 1,003 U.S. adults through a national online research panel used exclusively for polling and research. To ensure full representation of the U.S. adult population, sampling was stratified by age, gender, race, ethnicity, region, income and education. The sample was then weighted to match U.S. Census data on age, gender, race, ethnicity and region. The survey was fielded from July 23 to August 17, 2020.

Securities and variable products are not a deposit, not FDIC or NCUA insured, not insured by any federal government agency, not guaranteed by this bank or credit union and may go down in value. Michigan United Credit Union is not an affiliate of Lincoln Financial Advisors Corp. Credit Union products are provided by Michigan United Credit Union. Investments and advisory services are offered through Lincoln Financial Advisors, Member SIPC, registered broker/dealer and registered investment advisor. Michigan United Credit Union is not an affiliate of Lincoln Financial Advisors. Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE: LNC) and its affiliates. CRN-4953436-091622

SKIP-A-PAYMENT



Members in good standing with all loans current may choose to skip their loan payment(s) up to two times a year*. Sign up via Online Banking or the form is here:

www.michiganunitedcu.org/skip-a-payment

*\$20 fee per loan. See form for restrictions & details.

ATTENTION: Former Lakes VISA Credit Cardholders

In November 2022, please be aware that your current VISA credit card will be switching to a **new Michigan United CU VISA credit card**. Your new VISA credit card will arrive in your mailbox early November 2022, but it **cannot be activated until Monday Nov. 14th**. Your current VISA credit card will be closed Monday, Nov. 14th.

For updates and more info, please visit:
www.michiganunitedcu.org/lakescreditcard

If you have any questions, please call Card Services at 248-674-0491 ext. 2320.