



MICHIGAN UNITED CREDIT UNION

FORWARD TOGETHER

www.michiganunitedcu.org

Summer 2023

REWARD YOURSELF



Rewards Credit Card as low as 11.75% APR*

Earn points on qualifying purchases** to redeem ScoreCard Rewards.

Redeem points for shopping, fuel, travel, events, concerts, gift cards, games & more.

*APR=Annual Percentage Rate. Michigan United Credit Union's VISA® Rewards Credit Card rate ranges for purchases, balance transfers and cash advances from 11.75% APR to 17.99% APR, based on your creditworthiness. All terms, including the APR are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law. Subject to available credit. No annual fee. \$25 late fee. No penalty rate. Michigan United CU reserves the right to withdraw this offer at any time.

**A qualifying purchase ("Qualifying Transaction") shall mean: (i) a transaction that is charged to an eligible consumer account covered by the Program ("Account"), and (ii) a transaction that appears on Your statement during the Program period. Points are deducted for returns. No Points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your Account.

HOLIDAY HOURS: Independence Day Closed Tuesday, July 4th. Labor Day Closed Monday, September 4th. Branches with Saturday hours are closed Saturday, September 2nd.

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

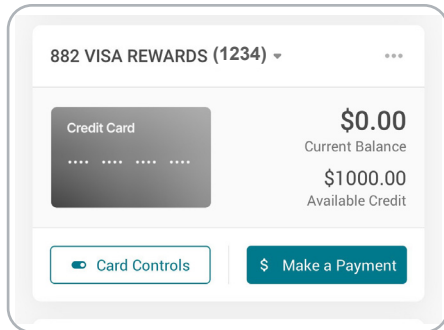
Federally insured by NCUA



MOBILE APP: CARD CONTROLS

The latest version of our free Mobile App is 6.0. Updating the app allows you to benefit from its newest features.

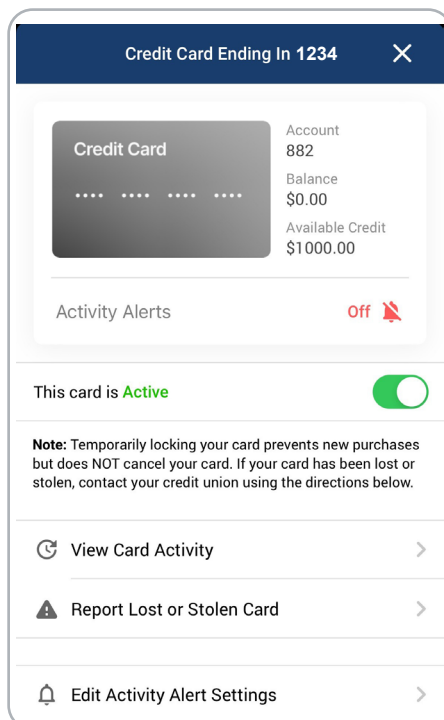
In the Mobile App, you'll see your debit and/or credit cards listed in the Accounts menu.



Card Controls is a feature that allows you to manage and monitor activity on your credit/debit cards.

From the Card Controls screen: View Card Activity, Set Alerts, Report a lost/stolen card, and temporarily Activate/Deactivate cards.

The option to activate/deactivate your card is useful if you misplace your card. Deactivating your card prevents any potential unauthorized transactions. As soon as your card is back in your possession, simply log back into the app and push the button (see screenshot below) to reactivate it.



WORK WITH A FINANCIAL PROFESSIONAL

A financial professional can assist you in developing a financial plan that fits your needs. They can help you set goals and stay on track. A financial professional can work with you in the the following areas:

- Understand your savings needs.
- Make savings decisions.
- Select funds and allocate your assets.
- Assess your risk tolerance.
- Understand how your investments can affect your taxes.
- Calculate your retirement income.
- Review your progress toward your plan and make recommendations.
- Decide when and how to retire.

Schedule an appointment with a Lincoln Financial professional at your preferred Michigan United CU branch.



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VISA® REWARDS CREDIT CARD

powered by ScoreCard Rewards

What is ScoreCard Rewards?

ScoreCard Rewards is a reward program tied to your Michigan United Credit Union VISA® Rewards Credit Card where points are earned on qualifying purchases.**

1 point is earned for each \$1 spent.

**refer to disclosure on page 1.

Where can points be redeemed?

1. Redeem points using your VISA® Rewards Credit Card at the checkout in Walmart, CVS, Walgreens, Dollar General, PayPal & participating gas stations.
2. Redeem points on the ScoreCard Rewards website: scorecardrewards.com for events, concerts, games, charity donations, Groupon, travel such as cruises, hotels etc., and more.

How do you know if your current MUCU VISA® Credit Card is a Rewards Card?

Check the suffix on your card account.

Suffix	Rewards Credit Card?
850-859	NO To get a Rewards Credit Card, you will need to apply.
876-879	YES
880-889	YES
891-899	YES

LEARN MORE:

www.michiganunitedcu.org/rewards

MEET OUR MEMBER EXPERIENCE OFFICER

If you have an auto loan with another financial institution, you may be surprised at how much you could save when you refinance your vehicle with Michigan United Credit Union.

Our Member Experience Officer, Kathy is available to work directly with you and to help walk you through every step of the loan process.



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