



MICHIGAN UNITED CREDIT UNION
FORWARD TOGETHER

www.michiganunitedcu.org

Fall 2023



KICK BACK WITH CASH BACK

1% CASH BACK ON AUTO LOANS (up to \$500 Cash Back for you)

Ends 12/29/23

*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 29, 2023.

HOLIDAY HOURS: Columbus Day Closed Monday, Oct. 9th **Veterans' Day** Closed Saturday, Nov. 11th **Thanksgiving Day** Closed Thursday, Nov. 23rd **Day After Thanksgiving** Closed Friday, Nov. 24th at 1PM, branches with Saturday hours are closed Saturday, Nov. 25th **Christmas Eve (observed)** Closed Saturday, Dec. 23rd **Christmas Day** Closed Monday, Dec. 25th **New Year's Eve (observed)** Closed Saturday, Dec. 30th **New Year's Day** Closed Monday, Jan. 1, 2024.

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





RAISING FINANCIALLY SAVVY KIDS

Six Financial Conversations to have with Kids

Teaching your kids strong values is one of the most important responsibilities that comes with parenthood. And when it comes to learning about financial wellness, starting these lessons early can make a big difference. Having conversations about money may seem intimidating at first, but it's actually more intuitive than you may think – and, as an added bonus, it can be a fun way to connect with your kids! Use these six key topics to help guide your conversations:

1. DIFFERENTIATING BETWEEN NEEDS & WANTS

A lesson on the difference between needs and wants may be a good way to introduce financial wellness to your kids and prepare them for more complex topics, such as budgeting and goal setting.

2. THE IMPORTANCE OF EARNING MONEY

As kids begin to expand their list of wants, it's time to discuss the importance of earning money. Encourage older kids to look for an official first job, and help younger kids get creative with entrepreneurial ventures. This can be a great way for kids to learn the value of a hard-earned dollar.

3. GOAL SETTING FOR YOUR FAMILY'S FUTURE

Teaching kids about financial goal setting can help them begin to understand the balance between saving and spending. By showing kids that there are a lot of "pulls" on your paycheck, you also can help them understand the importance of budgeting.

4. THE BASICS OF BUDGETING

Budgeting is a lifelong skill that can be useful at any age – so the sooner kids start understanding how it works, the better! Start with a simplified money in, money out equation to help kids understand the basic concepts and encourage them to maintain their starter budgets over time.

5. OPENING A FIRST DEBIT CARD

If older kids crave more financial independence, talk to them about the possibility of establishing a joint checking account with an associated debit card. Take time to go over basic safety and responsibility guidelines before allowing them this privilege.

6. THE IMPORTANCE OF CHARITABLE GIVING

Make sure kids recognize that charitable giving is an important aspect of financial wellness. Establishing this lesson with young kids can help empower them to give back and shape a positive, lifelong relationship with charity.

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

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INTERNATIONAL CREDIT UNION DAY OCTOBER 19, 2023

You are welcome to join us for light refreshments in the lobby of all of our locations on **Thursday, October 19, 2023.**

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 MEMBERS AFFECTED BY THE UAW STRIKE:

For Skip-A-Payment, we will waive the \$20 fee per loan and, if you've already skipped twice this year, we will honor a third skip.**

**Loans must be in current status.

HOLIDAY DONATIONS

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

EARN DOUBLE POINTS WITH YOUR VISA® REWARDS CREDIT CARD

Holiday Shopping purchases made through December 31, 2023 – Earn Double Points!

Whether you're shopping online or in-store at your favorite retailer this season, make sure to use your Michigan United Credit Union VISA® Rewards Credit Card. Every dollar you spend on clothing, digital items, books, gifts, and more earns you double points.

Terms and Conditions - Special promotion event dates 10/1/2023 - 12/31/2023. Promotion scoring for this event is strictly limited to the following merchant category codes: Online Retailers (5262), Miscellaneous General Merchandise Stores (5399), Men's & Boys Clothing & Accessories Stores (5611), Women's Ready to Wear Stores (5621), Women's Accessory & Specialty Stores (5631), Children's & Infants Wear Stores (5641), Family Clothing Stores (5651), Sports Apparel, & Riding Apparel Stores (5655), Shoe Stores (5661), Men's & Women's Clothing Stores (5691), Accessory & Apparel Stores - Misc. (5699), Electronic Sales (5732), Large Digital Goods Merchant (5818), Bookstores (5942), Game, Toy & Hobby Shops (5945). Bonus scoring limited to first \$5,000 in eligible category spend during promotion period, any additional spend after limit has been reached will be scored as normal per your program's terms and conditions. Any transactions that are not categorized under one of specified promotion codes will be scored as normal per your program's terms and conditions. Please allow for up to two billing cycles for any bonus points accrued during the event to reach your rewards account. If you have any questions regarding your ScoreCard rewards account or point balance, contact ScoreCard Rewards Customer Service at 1-800-854-0790 or reach out to your issuing financial institution.