



# MICHIGAN UNITED CREDIT UNION

## FORWARD TOGETHER

[www.michiganunitedcu.org](http://www.michiganunitedcu.org)

Winter 2024



## Credit Card Balance Transfer

Take a cash advance or transfer your high-interest balance(s) from your other credit card(s) to your Michigan United CU VISA® Credit Card, and get a low rate of 6.9% APR\* for the life of the transfer.\*\*

# 6.9% APR\*

**Ends 03/31/2024**

**For the life of the transfer\*\* | No Transfer Fee**

\*APR = Annual Percentage Rate. \*\*6.9% APR on Balance Transfers or Cash Advances made between January 1, 2024 and March 31, 2024. Balance Transfers or Cash Advances after that date are based upon individual creditworthiness, with interest rates on Michigan United Credit Union VISA® Classic Credit Cards ranging from 8.9% APR to 17.90% APR, interest rates on Michigan United Credit Union VISA® Rewards Credit Cards ranging from 11.75% to 17.99% APR. You may transfer any amount; however, the total amount transferred must be less than your available credit limit. The promotional rate does not apply to purchases. 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. The promotional rate will be good for the life of the Balance Transfer or Cash Advance. Michigan United CU reserves the right to withdraw this offer at any time. New money only. Cannot be used to pay off existing Michigan United CU VISA Credit Card balances. Balance Transfers and Cash Advances must be posted by March 31, 2024.

**HOLIDAY HOURS:** Martin Luther King Day Closed Monday, Jan. 15th **Presidents' Day** Closed Monday, Feb. 19th  
**Good Friday** Closed Friday, Mar. 29th at 1PM, branches with Saturday hours are closed Saturday, March 30th.

**LOCATIONS:** Birmingham, Holly, Lake Orion, Saint Clair Shores, Shelby Twp., Warren, Waterford  
For contact info & hours visit [www.michiganunitedcu.org](http://www.michiganunitedcu.org).



# SAVE THE DATE: ANNUAL MEETING



**Wed. March 27, 2024  
5:30 PM**

**Location: TBD**

For updates, please visit:

**[www.michiganunitedcu.org](http://www.michiganunitedcu.org)**

Michigan United CU's 92nd Annual Meeting will be held Wednesday, March 27, 2024 at 5:30 PM. The location is currently TBD.

In-person and virtual attendees need to RSVP at [www.michiganunitedcu.org](http://www.michiganunitedcu.org)

All members are invited to this meeting where we will:

1) Present a 2023 Year in Review of MUCU.

2) Vote in the election for four open seats on MUCU's Board of Directors. Each seat is for a three-year term expiring 2027. The following candidates are running for election:

- Mark Brackon, Director (I)
- Glen Mitchell, Director (I)
- Liz Morehouse, Director (I)
- Jim Stevenson, Director (I)
- Steve Taylor, Associate Director

In accordance with MUCU's Bylaws, the Nominating Committee nominated one candidate for each director position that expires at the upcoming Annual Meeting.

Any candidate wishing to stand for election who has not been nominated by the Nominating Committee may exercise the petition option under the bylaws.

If you are interested in becoming a member of MUCU's board, please contact Andrew Staley, CEO at 248-647-5958. Petitions are due by the close of business Monday, February 12, 2024.

## IRA DEPOSITS

The deadline to make 2023 contributions to Individual Retirement Accounts is Monday, April 15, 2024. IRA limits are as follows:

**Under 50 Years of Age: \$6,500**




**50 Years of Age or Older: \$7,500**

Your December statement reflects the year-end balance which is the fair market value of your IRA. We will submit this to the IRS on your behalf. Account holders who earned more than \$10 interest or dividends on their savings will receive a 1099-INT. Members with home equity loans will receive a separate 1098. All other dividend & interest info is available on the December statement. For IRA advice please consult your tax advisor.

## 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](http://www.michiganunitedcu.org/skip-a-payment)


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



## FILE SMART. SAVE BIG.

Enjoy the perks of being a member.

Visit [www.michiganunitedcu.org](http://www.michiganunitedcu.org)



## LIFE INSURANCE: For Anyone Who Lives

You might wonder if life insurance is worth it since you won't be there to use it. But the truth is: life insurance isn't for the people who die. It's for the people who live.

From paying bills and the mortgage or rent, to funds for college and retirement, life insurance is for so much more than a funeral.

And you may not know that life insurance can come with living benefits, including funds you can use while you're alive to do things like buy a home, supplement your retirement income, cover an emergency expense and more.

Life insurance is for anyone who lives. Let us discuss risk mitigation options. 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](http://www.michiganunitedcu.org/lincoln)**

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. This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.