



MICHIGAN UNITED CREDIT UNION

FORWARD TOGETHER

www.michiganunitedcu.org

Spring 2024

Imagine all you can do



1.99%*

ANNUAL PERCENTAGE RATE

HOME EQUITY LINE OF CREDIT

INTRODUCTORY RATE UNTIL JANUARY 1, 2025

NO APPLICATION FEES & NO ANNUAL FEES

APPLY APRIL 1 - JUNE 28, 2024

*The 1.99% introductory Annual Percentage Rate (APR) applies until January 1, 2025, and is limited to credit union members with newly-opened HELOCs during the promotional period (April 1, 2024– June 28, 2024). Thereafter, a variable rate of 3.00% to 18.00% will apply, and is based on credit history, loan to value and other underwriting criteria. The variable APR is based on the index value (prime, currently 8.50%), plus a margin, subject to change, but at no time shall be less than 3.00% or exceed 18.00%. Applications must be submitted by June 28, 2024 to receive consideration for the introductory APR. The introductory rate cannot be combined with any other offer. Property insurance is required and, if applicable, flood insurance will be required. Additional restrictions, limitations, and exclusions may apply. Please contact Michigan United Credit Union for additional details. NMLS#500296

HOLIDAY HOURS: **Memorial Day** Closed Monday, May 27th, branches with Saturday hours are closed Saturday, May 25th.
Juneteenth Closed Wednesday, June 19th.

LOCATIONS: Auburn Hills (branch opening late 2024), 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



HEADQUARTERS Auburn Hills, MI



Michigan United Credit Union has purchased a headquarters located at 3501 Hamlin Road (Squirrel & Hamlin) in Auburn Hills, Michigan.

The branch, drive-thru, ATM and safe deposit boxes are projected to open in late 2024.

Visit our website for updates.

The building is centrally located from our branches with easy access from the freeway, providing convenience for members and staff.

After the collaborative mergers of 4 credit unions, this headquarters will allow the credit union to run more efficiently, provide the space needed to fit the organization's growth, and offer more products and services to our members.

ANNUAL ELECTION RESULTS

To review the results from the election at the 92nd Annual Meeting that was held on March 27, 2024 please visit:

www.michiganunitedcu.org/annualmeeting

VISA® REWARDS CREDIT CARD

Earn points on qualifying purchases* and receive rewards/discounts on fuel, shopping, events, concerts, gift cards, games and more. For more info visit:

www.michiganunitedcu.org/credit-card

*Terms & Conditions Apply



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.

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.



SCHOLARSHIPS FOR 2024 HIGH SCHOOL SENIORS

As a community credit union, we believe in the power of education and furthering the goals of our youth.

Michigan United Credit Union is awarding four (4) \$1,000 scholarships to high school seniors who are graduating in 2024 to help continue their education.

Learn more at:

www.michiganunitedcu.org/scholarship

REFINANCE & SAVE

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.

Call Kathy at 248-814-4010

