



**MICHIGAN UNITED CREDIT UNION**  
FORWARD TOGETHER

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

Winter 2025

# Me hiding from my post-holiday credit card bills



## Credit Card Balance Transfer

Transfer your high-interest balances from other credit cards to your Michigan United CU VISA® Credit Card and get a low rate of **5.9% APR\*** for the life of the transfer.\*\*

**5.9% APR\***

**Ends 3/31/2025**

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

\*APR = Annual Percentage Rate. \*\*5.9% APR on Balance Transfers or Cash Advances made between January 1, 2025 and March 31, 2025. 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, 2025.

**HOLIDAY HOURS:** **New Year's Day** Closed Wednesday, Jan. 1 **Martin Luther King Day** Closed Monday, Jan. 20  
**Presidents' Day** Closed Monday, Feb. 17

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

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

Federally insured by NCUA



# SAVE THE DATE: ANNUAL MEETING



**Date: Wed. March 26, 2025**

**Time: 5:30 PM**

**Location (in person):**

Michigan United Credit Union  
Headquarters  
3501 Hamlin Rd.  
Auburn Hills, MI 48326

**The option to attend virtually  
is also available.**

Both in-person and virtual attendees  
need to RSVP here:  
[www.michiganunitedcu.org/events](http://www.michiganunitedcu.org/events)

All members are invited to this meeting  
where we will:

1) Present a 2024 Year in Review of  
MUCU.

2) Vote in the election for two open  
seats on MUCU's Board of Directors.  
Each seat is for a three-year term  
expiring 2028. The following candidates  
are running for election:

- Richard Perry, Director (I)
- Leslie Logan, Director (I)

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-  
814-4000. Petitions are due by close of  
business on Friday, February 7, 2025.

**For details/updates visit our website:  
[www.michiganunitedcu.org](http://www.michiganunitedcu.org)**



## 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**

## 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.

## IRA DEPOSITS

The deadline to make 2024  
contributions to Individual Retirement  
Accounts is Tuesday, April 15, 2025.  
IRA limits are as follows:

**Under 50 Years of Age: \$7,000**

**50 Years of Age or Older: \$8,000**

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.



## Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.

SCAN QR CODE TO GET DISCOUNT OR  
VISIT OUR CREDIT UNION WEBSITE



## SCHOLARSHIP OPPORTUNITY

**ATTENTION:**

### 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 2025 to help continue  
their education.

**Keep an eye on your inbox for email  
updates or check our website**