



MICHIGAN COLUMBUS FEDERAL CREDIT UNION

Providing Financial Solutions

WINTER 2019



Live the Good Life & Reduce Debt

Your financial goals are important to us, we want to make sure you can save as much as possible. So we invite you to take part in our Financial Fitness Program. Come in and see us! We will review all of your current loans, accounts and other banking products.

We'll save you money! If we can't save you \$25.00 or more we will pay you \$25.00.

Bring in your statements from another bank or credit union for review to see what fees or interest you may be paying now, and then we can show you ways to save with MCFCU services and loans.

Use the Equity in Your Home

The rates are low and you can use the cash in your home to live the good life.

Visa Credit Card Balance Transfer

As low as **2.99%** 12 months

Consolidate Christmas Debt
no transfer fees - score card points

*Better than 0% rates because there are no fees.
We will add \$25 bonus score card points for every \$1,000 of your balance transfer.*



KNOWLEDGE ABOUT FRAUD & SECURITY

Supplying you with the knowledge to prevent possible attack

Risk Alert – Fraudsters Disguised as Financial Institutions

Financial intuitions around the country are reporting phishing attacks on accountholders where criminals are posing as a fraud team representative from the institution.

In these attacks, the fraudster calls, texts, or emails the accountholder to “verify” multiple pieces of private information so they can gain access to the account and drain it of funds. In many instances, criminals “spoof” the financial institution’s phone number so it shows up as such on the accountholder’s caller IDs. Information requested of the accountholder includes, •Online banking user name and password •PIN number •Security codes •Account number •Card number

MCFCU does not call, text or email our members requesting this private information. DO NOT give out any information! Please call us or sign onto our secure net branch to send a message or check your account. Never allow anyone to sign onto your computer at any time.

FREE CHECKING AT MCFCU

- No minimum balance fee
- No annual account maintenance fee
- Free debit card (*free replacement if lost/stolen*)
- Free online bill pay
- Samsung or Apple pay
- Free E-alerts

Ask a member service representative how to open your MCFCU Free Checking account today!



Annual Meeting - APRIL 25, 2020

Michigan Columbus Federal Credit Union, 30419 Six Mile Rd, Livonia, MI 48152

The meeting will begin at noon, and refreshments will be served.

NOMINATIONS FOR BOARD OF DIRECTORS

The board has two nominated parties for reelection to the board of directors.

Michael Oakes and John O'Brien

Petitions can be obtained at the credit union office and must be completed and returned to the credit union office on or before February 18, 2020 at 4:00 pm. Please see us to obtain the qualifications to serve on the Board of Directors

Holiday Closings 2020

New Year's Day	January 1
Martin Luther King	January 20
President's Day	February 17
Good Friday <i>close at noon</i>	April 10
Memorial Day	May 25
Independence Day	July 4

Please note

We will be changing our computer system in February 2021.

Come in, call or email any updates to your account contact information so that we may keep you informed of the changes.



Michigan Columbus Federal Credit Union has 3 different scholarships

available to our members enrolled in school after June 30th in 2020.

Private School Scholarship – \$500 – Scholarship for private school tuition - grades 9-12.

High School Senior Scholarship – \$1,250 – \$1,000 will be awarded to the student and \$250 will be awarded to the teacher that the student nominates.

First Year of College Scholarship – \$500 The scholarship is available for any student that is enrolled in first year college, trade school, technical school.

The scholarship application must be completed and submitted to the credit union on or before 3/31/2020. The scholarships will be awarded at the annual meeting on Saturday 4/25/2020 at the CU office.

Visit us at www.mcfcu.net for additional information



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service@mcfcu.net • mcfcu.net

HOURS

Mon, Wed, Thur, Fri 8:30a-5:00p

Tuesday 9:30a-5:00p

Saturday 9:30a-12:00p



Federally insured by NCUA.

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency