

SecurLOCK Equip

Protect Your Cards Every Day

Protect your CU Advantage debit and credit cards with this free service. Turn your cards off and on, control where your cards can be used, and receive instant alerts. Search for SecurLOCK Equip in your app store today and follow the on-screen instructions to protect your CU Advantage cards.

Free Credit Score

You can constantly monitor your credit score because we provide this valuable service to our members at no charge. Taking advantage of this service can help you keep track of your financial health, allowing you to make the necessary changes to improve your score. This program also monitors your credit report and alerts you if a key change occurs – an important feature in the fight against identity theft.

Sign up for your free Credit Score service through CU Advantage's online banking today.

When you need a loan for any reason, make Credit Union Advantage your choice for financing!



Providence Medical Building
22250 Providence Drive • Southfield, MI 48075

248.996.6070

Fax: 248.662.0385

cuadvantage.coop



Insured by NCUA

JANUARY 2019

CREDIT UNION

ADVANTAGE

Safe Secure Convenient

1969

50
YEARS

2019

ANNIVERSARY
Celebration

Credit Union Advantage is proud to celebrate 50 years of service to our members! We'll be celebrating this 50th Anniversary milestone throughout the year, so watch for special programs. For the first quarter of 2019, you can take advantage of these 50th Anniversary specials:

\$50 Gift Card Giveaways

Monthly Drawings: Each month throughout 2019 we'll be conducting a drawing and giving away one \$50 Visa gift card – chosen from members who open a new service or join the credit union during that specific month.*

Anniversary Drawing: During the week of our anniversary – February 25 to March 1 – we will be conducting a drawing and giving away one \$50 Visa gift card each day (5 winners) – chosen from members who visit the credit union office during that specific day.*

50th Anniversary Personal Loan

As
Low
As **5.50%** APR**
Up To \$5,000

Use this low-rate loan to take a great vacation, home improvements, car repairs, wedding or college expenses, to pay off higher-rate loans at other lenders, and much more.***

New or Used Vehicle Loans

As
Low
As **2.50%** APR**
2017-2019 Models

If you plan to purchase a new or used vehicle, we'll put you in the driver's seat for less. Terms are based on the amount of your loan and model year.

Apply Today

- Online 24/7 at cuadvantage.coop
- Stop by the credit union office
- Call us at 248.996.6070

*No purchase necessary. Monthly drawings will take place on the last business day of each month. Anniversary drawings will take place at the end of the CU business day (one entry per member who visits the credit union office each day). **APR = Annual Percentage Rate based on individual credit history, amount and term of loan. ***Loans cannot be used to pay on existing loans at Credit Union Advantage.

Financial FITNESS 2019

At Credit Union Advantage, we have all the services you need to improve your financial fitness.

- Refinance higher-rate loans at other lenders and save.
- Come to CU Advantage for all of your lending needs.
- Low-rate VISA with SecureLOCK.
- Free Credit Score Program.
- Save for a more secure future.
- 24/7 electronic services saving you time every day.

Call 248.996.6070 or stop by the credit union office and join our Financial Fitness Team today. We are standing by to assist you.



With your CU Advantage VISA credit card and Debit MasterCard, you can use Apple Pay in grocery stores, boutiques, and restaurants – and for things like vending machines and taxis. It's also accepted in all kinds of

apps and on participating websites using Safari on your Mac, iPhone, and iPad. You can even use Apple Pay as an easy and secure way to make donations to your favorite charity.

Select the Wallet App on your iPhone and set up your CU Advantage credit and debit cards. Then use Apple Pay wherever you see one of these symbols:



Mobile Deposit

Enjoy the convenience of depositing checks electronically and securely with Mobile Deposit. It's as easy as taking a photo with your smartphone...and following the instructions for CUA mobile deposit, which include taking a photo of the back of the check with your endorsement signature too. Please include "For CU Mobile Deposit" under your signature. Sign up for Mobile Deposit through the CU Advantage Mobile Banking app. It's quick and easy.



Skip-A-Payment

Want to take a break from making your CU Advantage loan payments? Give us a call at 248.996.6070 for complete details and to see if your loan qualifies for this Skip-A-Payment program.

Annual Meeting Scheduled

The Credit Union Advantage 47th Annual Meeting will be held on Monday, March 25, 2019 at 4:00 p.m. in the Medical Office Building, Conference Room 8C, located at 22250 Providence Drive, Southfield, MI. The credit union will be closing at 2:30 p.m.

Two Board seats are up for re-election for three-year terms including Frank Brock and Michele Ciokajlo.

If you are interested in serving on our volunteer Board of Directors, applications must be received by January 29, 2019. Please submit to:

Jan Zuchowicz
Credit Union Advantage
Providence Medical Building
22250 Providence Drive
Southfield, MI 48075

Holiday Closings

Martin Luther King, Jr. Day – Monday, January 21

Presidents' Day – Monday, February 18

Annual Meeting – Monday, March 25 – Closing at 2:30 p.m.

Good Friday – April 19 – Closing at Noon

Congratulations To Our Winners

Congratulations to the winners of our various savings and loan promotions, and thank you to all members who participated.



Because We Care Fund – Sandy N.



Tailgate Promotion – Marvin B.



Backpack Savings – Daniel F.