

SPRING 2025

# Member News

## Total Community Credit Union Music & Art in the Gardens



**TAYLOR**  
CONSERVATORY  
& BOTANICAL  
GARDENS

COMING TO TAYLOR CONSERVATORY & BOTANICAL GARDENS

### The Total Community Credit Union Music & Art in the Gardens

Celebrate the sights and sounds of the summer season. Join Total Community Credit Union and the Taylor Conservatory & Botanical Gardens for concerts in Taylor's magical gardens.

**Wednesdays, June 4th-July 23rd**



### Be prepared for unexpected repairs.

A Home Equity Line Of Credit (HELOC) lets you use the equity in your home for the things you need.

**New HELOC 3.99% APR  
for the first 6 months.\***

Apply online: [www.tccu.us](http://www.tccu.us) or visit TCCU in Taylor.

\*APR=Annual Percentage Rate. After the initial introductory period the variable annual percentage rate is based on the Prime Rate as published by the Wall Street Journal ten days prior to the end of the month for the life of the line plus margin. The margin that applies is based on the Loan-to-Value ratio, an assessment of individual creditworthiness, and our underwriting standards. If you made only the minimum monthly payment and took no other credit advances it would take 15 years 0 months to pay off a credit advance of \$10,000. at an annual rate of 7.50%. During that period, you would make 180 payments of \$94.00. Certain restrictions apply. All rates and promotions are subject to change without notice.

## Do you have a vehicle loan with another lender?



**Move your loan to TCC you and  
get a rate that's 2% lower than  
your current rate.\***

**You could save hundreds or  
THOUSANDS in interest over  
the life of your loan ♥**

APR = Annual Percentage Rate. Offer applies to vehicles refinanced from another financial institution at a rate up to 2% lower than your existing APR, subject to a floor rate of 4% APR. Vehicle eligibility: model year 2019 or newer with fewer than 100,000 miles. Must provide a copy of your current loan agreement or statement indicating your existing rate. Savings will vary based on your existing rate, loan amount and term. If you choose to defer payments for 90 days, interest will accrue from the date of disbursement. Rates and terms are subject to change without notice. Certain restrictions may apply; visit TCCU for full details.

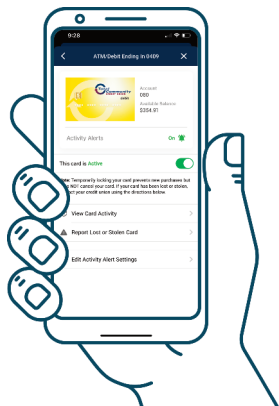


**Choose Skip-A-Pay to skip loan payments and have  
extra cash for summer fun.**

Visit TCCU online banking, choose "Member Offers" then choose the loan you'd like to skip and we'll move one monthly payment (June, July, or August) to the end of your loan.

\$30 processing fee for each loan payment skipped. Skipping a payment may result in extended loan terms and additional interest. Subject to eligibility. Details and restrictions available on request.

## Teens benefit from an account that includes these great services:



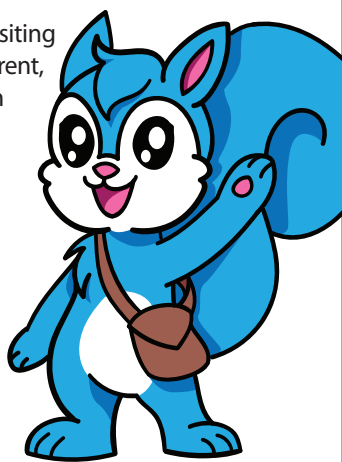
A TCCU Youth account offers teens financial independence and tools to manage their money:

- Direct Deposit
- Debit Card
- Savings Round-Up

## With rewards for making deposits, our Kids Club helps parents teach responsible saving and spending.

A Kids Club account is great for depositing allowance and birthday money. A parent, guardian or adult family member can open a youth-member account for a child. When they do, their child becomes a member of our Kids Club. Kids Club members enjoy rewards, contests and events all year long.

Kids who are 13 and older are eligible for an account debit card, with parent's approval.



Members under age 21 yrs are not required to maintain minimum balance to avoid low balance fee.

### Open a Kids Club or Teen Member account with a \$5 deposit.

Note: Have your child's Social Security number and a copy of their birth certificate (or their driver's license) when you apply.



A TCCU Continuing Education Scholarship can be used for college or trade school.

We'll award one \$1,000 scholarship and one \$500 scholarship.

Total Community Credit Union Scholarships are open to graduating high school seniors who are members and to those who are children of members.

The 2025 scholarship application is available at [www.tccu.us](http://www.tccu.us) and the credit union. Completed applications due June 20, 2025.



COMPLETE  
AN ENTRY FORM  
AND YOU COULD  
WIN 2 ALL-DAY  
PASSES TO  
CEDAR POINT\*

**SWEEPSTAKES**  
Members under age 18

\*Cedar Point® Sweepstakes is open to members of Total Community Credit Union who are under the age of 18 years as of 6/30/2025 and have an open youth member account with parent/guardian/adult relative and complete an entry form. Limited to one entry per member. Account must be open and in good standing to receive prize. Employees and Directors of the credit union and their immediate family members are not eligible. One winner will receive two Cedar Point Park Passes (value \$114.99). All entries are subject to verification. Contact Total Community CU for complete sweepstakes rules. Subject to change without notice.

**HOLIDAY CLOSINGS:** Good Friday, April 18 (close 1:30pm)  
Memorial Day, May 26  
Juneteenth, June 19  
Independence Day, July 4 & 5



Serving anyone who lives or works in Michigan, and their families.