

## GAP Insurance provides relief to victim of car theft

In May of 2017, Todd Loving was excited about the purchase of his new car, a 2007 Cadillac Escalade. Unfortunately, it wasn't long before the unthinkable happened - his car was stolen.

The vehicle was parked in front of his home when it was stolen. "I was actually in shock" Todd said. "My first thought was this can't be true!"



At the time of the theft, Todd owed \$19,851 on the loan for his Escalade. After his deductible, his car insurance paid out a settlement of \$16,651. This left Todd in a tight spot. He still owed \$3,200 on a loan for a vehicle he no longer owned.

Thankfully when Todd came into MemberFocus, Branch Manager, Shanta Ward had good news. "I looked through his file and saw that he'd purchased our GAP insurance to protect his loan" said Shanta.

GAP insurance stepped in and paid off Todd's \$3,200 loan balance. As an additional benefit, the GAP insurance will pay out another \$2,500 towards the purchase of Todd's next vehicle.

Upon hearing the good news, "I felt like a 100 pound weight had been lifted off my shoulders" said Todd. "Having your vehicle stolen is a difficult and stressful event. I would most definitely recommend GAP insurance to my friends and family."

To learn more or to add GAP insurance to your loan – call us today at (313) 581-2002.



## Community Driven

Every November and December, we host collection drives to help our neighbors in need.

In November 2017, we collected 435 non-perishable food items. Our friends at the **Dearborn Firefighters' Burn Drive** took charge of distributing the food to local families.



In December 2017, we collected 171 pairs of gloves and mittens and 61 hats and scarves. These items were distributed by the **Dearborn Goodfellows**.



## New Year's Resolution: ditch credit card debt!

Recover from the holidays and plan for the year ahead. Use a low-interest personal loan to pay off your credit card(s) today and save a bundle!

*Pick the plan that's right for you!*

**Borrow \$5,000**

6.99%  
APR\*  
over 48 months

**\$119.71**  
monthly payment

**Borrow \$2,500**

6.99%  
APR\*  
over 24 months

**\$111.72**  
monthly payment

**Borrow \$1,000**

6.99%  
APR\*  
over 12 months

**\$86.52**  
monthly payment

\*APR = Annual Percentage Rate. 6.99% APR is the best available rate. Rates are determined by creditworthiness. All loans are subject to credit approval and underwriting guidelines. Payments shown are for demonstrative purposes only and are not guaranteed.



# Annual Meeting

March 22, 2018

6246 CHASE ROAD • DEARBORN, MI  
(MAIN OFFICE)

Registration 6:00 p.m. • Business Meeting 6:15 p.m.

This year, all members in good standing will automatically be entered for a chance to win one of our cash prizes. You do not need to be in attendance to win.

The Nominating Committee, consisting of Theresa Smith, Mary Hickey, Lois Hassan, and John W. Smith, nominated William Harvey (incumbent) and Paul Renko (incumbent) for the two open positions on the Board of Directors. Also nominated is Ann Schroeder (incumbent) for the one open position on the Supervisory Committee.



## Real MORTGAGES for Real PEOPLE.

Our partner, Mortgage Center, offers a variety of mortgage options that other lenders cannot. Here are just a few of the Credit Union exclusive programs available to you:

- **Home Renovation Loan:** Allows borrowers the opportunity to renovate their home or refinance for improvements.
- **Student Debt Relief:** Offers an opportunity for members with student loan debt to qualify for a mortgage.
- **Family Helper Loan:** Designed for members who are assisting a family member purchase a primary residence.
- **Condominium Loan:** The right choice for community living.
- **Right Choice Home Loan:** If you have less than perfect credit we can work with you.
- **Golden Jumbo:** If your mortgage will exceed conventional loan limits.

Mortgage Center also offers members traditional loans including fixed-rates, adjustable rates (ARM), FHA financing, and much more. Call 800.353.4449 to speak with a Mortgage Center loan expert to start your no-cost prequalification today.

Mortgage Center • NMLS#: 282701



### Holiday Closings

New Year's Day – JANUARY 1  
Martin Luther King, Jr. Day – JANUARY 15  
Presidents' Day – FEBRUARY 19

memberfocus  
community credit union



Download our free mobile app!  
Scan this QR code with your smart phone to launch the download page.



### Save on TurboTax and get a chance to win \$25K!

As a MemberFocus Community Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th. **Start TurboTax today for free!**

### More Savings with Love My Credit Union Rewards!

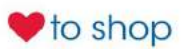
In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit [www.memberfocus.org](http://www.memberfocus.org) to start saving.

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

<sup>1</sup> Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and parts made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovelymycreditunion.org/sprintrewards](http://lovelymycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



**East Dearborn Branch**  
6246 Chase Road  
Dearborn, MI 48126  
P 313.581.2002  
800.581.2003  
F 313.581.5688  
M – Th: 9 a.m. - 5 p.m.  
Friday: 9 a.m. - 6 p.m.

**West Dearborn Branch**  
1050 North Telegraph Road  
Dearborn, MI 48128  
P 313.581.2002  
800.581.2003  
F 313.561.3834  
M – Th: 9 a.m. - 5 p.m.  
Friday: 9 a.m. - 6 p.m.

**Mailing address**  
P.O. Box 885  
Dearborn, MI 48121-0885

**Family Service Centers**  
M – F: 9 a.m. - 7 p.m.  
Sat: 9 a.m. - 2 p.m.  
Locations listed on our website

**Audio Teller**  
800.581.4353

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

**MORTGAGE CENTER** 888-562-6865  
For members. For life.



MemberFocus Community Credit Union is  
Federally Insured by NCUA