

GAP INSURANCE AVERTS CRISIS & PAVES ROAD TO *Dream Car*

The road to Moe Maze's shiny new 2016 Nissan 370Z Nismo Tech (right) wasn't always smooth. He says GAP Insurance is the reason he has his dream car today.

In January 2017, Moe purchased his first vehicle, a 2008 Nissan 350Z. Just three months later, he crashed the vehicle and it was deemed a total loss by his insurance company. Moe says, **"I was driving on I-75 in wet conditions. When I changed lanes, the car hydroplaned, and I hit the wall."**

At the time of his accident, Moe owed \$14,592 on the loan for his 350Z. His car insurance paid out a settlement of \$12,960, less a \$1,000 deductible. As a result, Moe was left without a car and still owing \$2,632 on his loan.

Thankfully, Moe purchased the credit union's GAP Insurance to protect his loan. GAP Insurance stepped in to pay off the remaining loan balance and provided him an additional \$2,500 towards the purchase of a new car. The total benefit of his claim was over \$5,000!



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

EARN UP TO

\$600
Cash Back

ON A NEW

HOME EQUITY LOAN

With most lenders, starting a new home equity loan will cost you hundreds of dollars in fees. At MemberFocus, we do things a little differently:

We pay YOU cash back up to \$600*

We refund your appraisal fee*

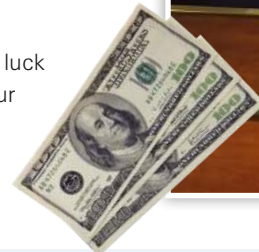
We don't charge any closing costs

The 'Cash Back Home Equity' loan is a limited time offer. Application deadline is Friday, September 29th. Call for details. Apply online at www.MemberFocus.org

2017 SCHOLARSHIP winner

Congratulations to Sarah Randall, winner of our \$1,000 scholarship. Sarah is a graduate of Dearborn High School and plans to attend Eastern Michigan University in the fall. She is pursuing a degree in neuroscience.

We wish the best of luck to Sarah and all of our other students as they pursue their educational goals.



Food Drive Results

Between June 1st and 16th – credit union staff and members donated nonperishable food to Gleaners Community Food Bank. In this short time, we collected 366 pounds of food. This food will provide 437 meals to hungry people throughout Southeast Michigan.



EMPTY NEST EMPTY SPACE

Overwhelmed with the amount of unused space in your home since the children flew the coop? Sell your empty nest and settle into a smaller home. Whether it's a condo that offers community living and less upkeep, or a smaller home that is closer to friends and family, our partner Mortgage Center, may have the perfect mortgage solution for you. Discover the opportunities available to you by contacting a loan expert today at 800.353.4449 or by visiting MortgageCenter.com



Mortgage Center is an equal housing lender. NMLS# 282701.

Holiday Closings

LABOR DAY	SEPT. 4
COLUMBUS DAY	OCT. 9
THANKSGIVING	NOV. 23
DAY AFTER THANKSGIVING	NOV. 24
CLOSE EARLY AT 1:00 PM	
CHRISTMAS	DEC. 25
NEW YEAR'S DAY	JANUARY 1



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

Annual Meeting ANNOUNCEMENT



Our annual meeting will be held on March 22, 2018 at our main office, 6246 Chase Rd. Dearborn, MI. More information to follow.

There are **two positions on the Board of Directors and one position on the Supervisory Committee open for election.** The incumbents have indicated their interest in running again. To be considered and have your name placed in nomination for any vacancies, submit a written request to the Nominating Committee at our Chase Road office by noon on November 1st.

After November 1st, a written request and a nomination form completed with 100 member signatures (members must be of legal voting age) are required to place your name in nomination. Forms are available at our Chase Road office. Completed forms are due to our President/CEO, Jon Elliott no later than December 1, 2017.

MemberFocus CCU Members

Get **Exclusive Discounts** from

Credit Union members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:



- ♥ \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Get trusted protection and true savings with the **TruStage** Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit **MemberFocus.org** or **LoveMyCreditUnion.org**. You get all of these offers and discounts just for being a member of MemberFocus CCU.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. 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 ports 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 lovemycreditunion.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

