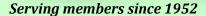
Ukrainian Selfreliance Michigan Federal Credit Union

Українська Мічіганська Федеральна Кредитова Кооператива Самопоміч



Message from CEO

Welcome Spring! We have received questions from members regarding the insurance on their account and how the program works. The NCUSIF provides all members of federally insured credit unions with \$250,000 in coverage for their single ownership accounts. These accounts include regular shares, share drafts (similar to checking), money market accounts, and share certificates. Individuals with account balances totaling \$250,000 or less at the same insured credit union are fully insured.

If a person has more than \$250,000 at any single credit union, several options are available for additional share insurance coverage because the NCUSIF provides separate insurance for other accounts.

The NCUA Electronic Share Insurance Estimator is available to help members better understand the protection offered by the NCUSIF. This interactive site allows users to input data to compute the amount of NCUSIF coverage available under different account scenarios.

This resource is available at MyCreditUnion.gov/estimator.

As always, we will be happy to answer any questions you may have.

Karen Saxton

Spring 2018



Ukrainian Selfreliance Michigan Federal Credit Union's

Annual Meeting

will take place on

Saturday, April 21, 2018 at 3:00 PM

Ukrainian Cultural Center 26601 Ryan Road Warren, MI 48091

Please Note: Annual Reports will not be mailed, but will be available at the meeting, at our branch offices and on our website www.usmfcu.org

IT'S NOT TOO LATE TO CONTRIBUTE TO YOUR 2017 IRA

New CD Rates
as of 3/21/18
3 yr CD - 1.25% APR*

<u>USMFCU's IRA CDs</u>

6m— 0.40%APR*

12m—0.70% APR* 18m—0.80% APR*

2yrs— 1.00% APR*

APR*- Annual Percentage Rate

4yr CD - 1.50% APR*
5yr CD - 1.75% APR*

| Age < 50 | Up to \$5,500 |
|----------|--------------------|
| Age > 50 | Additional \$1,000 |

Last day for 2017 IRA Contributions —Tuesday, April 17, 2018

For more information, please call 586-756-3300.

Drive Your Loan To Us!

New Car

2.00% APR* up to 3 yrs

2.50% APR* 4-6 yrs

<u>Used Car</u>

2.90% APR* up to 6 yrs



For more information call **586-756-3300**

Term of up to 72 months; estimated monthly payment of \$15.16 per \$1,000 borrowed at 2.90% APR*; term up to 36 months: \$28.65 per \$1,000 borrowed at 2.00% APR*; term 48-72 months: up to \$21.92 per \$1,000 borrowed at 2.50% APR*. The APR* is the credit union's standard rate. Loan approvals depend on each individual's credit history and underwriting factors. Effective April 1, 2018 and will continue until further notice. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. *APR—Annual percentage rate.

Get USMFCU's Debit Card Now!

A Debit Card is an "enhanced "ATM Card, but you can also use it to purchase goods and services from merchants.



It's Easy! When you pay, you enter your Personal Identification Number (PIN) or sign your name, and the amount will be deducted from your checking account.

It's Safe! Your Debit Card is safer to carry around than cash or checks.

Call 586-756-3300 for more information!

Looking for a new house?

Need to cash in on your equity?

Let your house work for you!

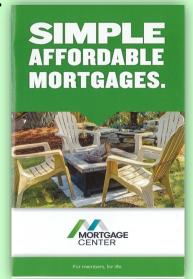
Call 586-756-3300

for further information on

home financing with our partner

Mortgage Center
Or call 888-562-6865

www.MortgageCenter.com



Spring Your Savings with a Loan!

6.50% APR* up to \$15,000 7.00% APR* up to \$25,000

Term of up to 48 months; estimated monthly payment of \$23.72 per \$1,000 borrowed at 6.5% or \$23.95 per \$1,000 borrowed at 7.0%. The APR* is the credit union's standard rate. Loan approvals depend on each individual's credit history and underwriting factors. Effective November 1, 2017 through March 31, 2018. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice.

*APR—Annual percentage rate.



Ask any Credit Union representative about our Gift Cards

Main Branch:

26791 Ryan Road Warren, MI 48091 Tel: 586-756-3300 Fax: 586-756-4316

Monday -Thursday 9:30-5:30

Friday 9:30-6:30 Saturday 9:00-2:00

Email: cuwarren@usmfcu.org Website: www.usmfcu.org

Hamtramck Branch:

11838 Jos Campau Ave Hamtramck, MI 48212 Tel: 313-891-4100

Fax: 313-891-4101 Monday 9:30-3:30 Tuesday 11:30-5:30

Wednesday CLOSED Thursday 9:30-3:00 Friday 11:30-6:30

Saturday 9:00-1:30







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. Equal Housing Lender - We do business in accordance with the Fair Housing Law and Equal Opportunity Credit Act