

Ukrainian Selfreliance Michigan Federal Credit Union

Українська Мічиганська Федеральна Кредитова Кооператива Самопоміч

Serving members since 1952

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

ANNUAL MEETING



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*

4yr CD - 1.50% APR*

5yr CD - 1.75% APR*

USMFCU's IRA CDs

6m— 0.40%APR*

12m—0.70% APR*

18m—0.80% APR*

2yrs— 1.00% APR*

APR* - Annual Percentage Rate



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**

Used Car

2.90% APR* up to **6 yrs**



For more information call [586-756-3300](tel: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!

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.



GIFT CARDS!

**If It's Worth Celebrating,
Our Visa Gift Cards Are the Perfect Gift.**

Ask any Credit Union representative about our Gift Cards

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

**SIMPLE
AFFORDABLE
MORTGAGES.**



**MORTGAGE
CENTER**

For members, for life.

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

