

Summer
2023



Monroe
COMMUNITY CREDIT UNION
CONNECTION

FINANCIAL TIPS FOR A THRIVING SUMMER SEASON

- Budgeting for Summer Fun:** Summer often comes with a variety of activities, from vacations and road trips to outdoor dining and entertainment. It's crucial to plan ahead and establish a summer budget to ensure you can enjoy these experiences without straining your finances. Set spending limits for each category and track your expenses throughout the season to stay on track.
- Smart Vacation Planning:** Before embarking on a well-deserved vacation, take a moment to review your financial situation. Consider your travel budget, accommodation costs, transportation expenses, and any other potential expenses. Look for ways to save, such as booking in advance, comparing prices, or opting for travel rewards programs. Additionally, notify your credit union of your travel plans to prevent any disruptions to your card usage.
- Protecting Your Identity:** Summer is a prime time for identity theft and fraud. Safeguard your personal information by being cautious when using public Wi-Fi networks, monitoring your financial accounts regularly, and keeping your personal documents secure. Stay vigilant and report any suspicious activity immediately to your credit union.
- Managing Credit Card Debt:** While it can be tempting to rely on credit cards for summer purchases, it's essential to keep your credit card balances in check. Pay off your balances in full whenever possible to avoid unnecessary interest charges. If you have accumulated credit card debt, consider developing a repayment plan to reduce it systematically and minimize financial stress.
- Saving Energy and Money:** With higher temperatures and increased energy usage during the summer months, it's crucial to find ways to conserve energy and reduce utility bills. Simple steps such as adjusting your thermostat, utilizing natural light, and unplugging electronic devices when not in use can make a significant difference. Explore energy-efficient alternatives like LED lighting and programmable thermostats to further reduce your energy costs.
- Maximizing Your Membership Benefits:** As a member of our credit union, you have access to a wide range of benefits and services. Take advantage of our online and mobile banking platforms to conveniently manage your finances from anywhere. Explore our savings and investment options to grow your wealth. Additionally, stay informed about exclusive promotions, discounts, and events offered specifically to credit union members.

As the summer season unfolds, remember that your credit union is here to support your financial well-being every step of the way. By budgeting wisely, protecting your identity, managing debt, conserving energy, and leveraging your membership benefits, you can make the most of this vibrant season while ensuring your financial stability. Enjoy your summer and remember to reach out to our friendly team for any financial assistance or guidance you may need.



**VOLUNTEER
HOURS
DONATED**

1076

As of June 29th, 2023

**Vote for
MCCU!** 



Best Credit Union

Best Mortgage Lenders

Cindy Nichols

Mike Petrlich

Best Eco-Friendly/Green

Business

July-September Member Match Organizations

FOR EVERY NEW MEMBERSHIP OPENED AT MONROE COMMUNITY CREDIT UNION IN 2023 WE WILL MATCH THE INITIAL \$5 DEPOSIT REQUIRED TO JOIN OUR COOPERATIVE AND DONATE \$5 ON BEHALF OF OUR NEW MEMBER.



Monroe
COMMUNITY CREDIT UNION

Board Member Spotlight



Connie Ochs

As a lifelong resident deeply rooted in our community, I proudly serve as a dedicated board member. With a strong belief in the multitude of opportunities available, from employment and education at institutions like MCCC to the enjoyment of concerts in the park and our beautiful State Park, I am grateful to be part of such a thriving community. Collaborating with fellow board members, our mission is to serve the community with a harmonious blend of traditional values, cutting-edge technology, and competitive rates. I am committed to upholding these values, embracing innovation, and ensuring the best possible service for our residents. It is an honor to contribute to our community's growth, while always keeping the needs and aspirations of our residents at the forefront of my endeavors.



**715 N. TELEGRAPH RD.
MONROE, MI 48162**

Call Center

(734) 242-3222 or (800) 541-2222

M-Th: 8am - 5pm

F: 8am - 5:30pm

S: 9am - 12pm

Telegraph Branch Fax

(734) 242-6911

Online Banking Access (It's Me 24/7)

www.monroecommunitycu.org

Telephone Access To Cu*Talk

(734) 242-3222 / Option 1



Upcoming Holiday Closures:

4th of July: Tuesday, July 4th



**Financial Reality Fair June 6th at Monroe High School
Thank you to all of our amazing volunteers for making this event incredibly successful!**

OFFICES AND HOURS

715 N. Telegraph Rd., Monroe

14 Winchester St., Monroe

7408 Lewis Ave., Temperance

5044 N. Dixie Hwy., Newport

M-TH: 9am - 4:30pm

F: 9am - 5:30pm

S: 9am - 12pm*

*Bedford, Winchester and Newport Drive-Thru only on Saturdays. Telegraph lobby by appointment only.

9040 Raisin St., Maybee

M & W: 9am - 4:30pm

TUE & THU: Closed

F: 9am - 5:30pm

(Closed daily from 1pm - 2pm for lunch)

106 Park Pl., Dundee

M-TH: 9am - 4:30pm

F: 9am - 5:30pm

(Closed daily from 1pm - 2pm for lunch)

BOARD OF DIRECTORS

Mike Miller, Chairperson

Gary Sievert, Vice Chairperson

Kenneth Stritt, Treasurer

Jennifer Poupard, Secretary

Daniel Carleton

Connie Ochs

Maria Zagorski

Banking is what we do,
but *community* is who we are!



Follow us on Social Media!