



*“Where Community Matters Most!”*

### Spring 2014

#### 50 Years of Keeping it Local

Can you believe it? TVCCU is celebrating 50 years of “Keeping it Local!” We’ve been serving the Barry County community since June 2, 1964, and we don’t plan on stopping.

#### Save Money with Sprint

Did you know [Sprint](#) offers a discount just for being a member of our credit union? Show a copy of your statement to a Sprint representative to receive a 10% discount on your monthly bill, or stop in to [Digital Highway](#) in Hastings and start saving on your monthly bill today!

#### Construction Continues

Due to the ongoing improvements to our building, the Hastings office will be closed Tuesday, April 22. For any transactions, our Delton office will have extended hours (9-5), or your account may be accessed at Preferred Credit Union, or any [shared branch](#) in America.



#### Time for Some New Wheels?

Could your vehicle use a bit of an upgrade? Or are you paying too much on a loan somewhere else? There’s no better time than now to get a new ride! Our loan rates are great, and they’re only going to get better in the week leading up to our 50<sup>th</sup> Anniversary Celebration, so stop in and see how we can save you money on your next loan.

#### Save the Date

You didn’t know about our 50<sup>th</sup> Anniversary Celebration? May 30 and 31, join TVCCU as we Catch the Save Wave, and celebrate 50 years of serving you. We’re hosting [Greg’s Hot Dogs](#), and games at the Delton branch Friday from 11 until 6, and then a big celebration Saturday in Hastings from 1 until 4. [WBCH](#) will broadcast live 2-4, and we will have local vendors, games, and drawings and giveaways as we enter our 51<sup>st</sup> year of serving Barry County! Everyone is welcome, so come on out, and bring your friends!

#### **HASTINGS OFFICE**

202 East Woodlawn • P.O. Box 289 • Hastings, MI 49058 • 269-948-8369 • FAX 269-948-943

#### **DELTON BRANCH**

108 South Grove • P.O. Box 614 • Delton, MI 49046 • 269-623-6700 • FAX 269-623-6702



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### **Fall/Winter 2013**

#### **Additional Hours in Delton!**

Starting December 1, 2013, our Delton Branch Office will have new hours! Our members will now be able to use the Delton Branch Tuesdays 12-5pm and Friday 9-6:30pm! The hours in Hastings will remain the same. TVCCU values our members' input, and we try to be accommodating when possible.

#### **Moving soon? Save money on closing costs!**

In our partnership with [Member First Mortgage](#), we are happy to announce a way to save \$250 on closing costs for people buying a new home before the end of 2013! [Click here](#) for more information!

#### **Happy Anniversary to TVCCU!**

During the calendar year 2014, TVCCU will be celebrating its 50<sup>th</sup> year. Look for big improvements and a big celebration!

#### **Looking for extra money for the holidays?**

Check out our fixed-rate VISA credit cards! Our VISA cards have held tight at an Annual Percentage Rate of only 12%! If you hold a balance on a different card, we can do a balance transfer at a rate of only 9.9% APR. As of November 1<sup>st</sup>, we now offer Score Card Rewards. Visit <https://www.scorecardrewards.com/> for more information. Signup is quick and simple, so there's no excuse not to reward yourself!

#### **No Cost Child Safety Kit**

Keep your children safe year round with Child Safe Kits and Health Services Discount Cards from American Income Life. Visit their website at [www.aillife.com/benefits/che8p](http://www.aillife.com/benefits/che8p) for more information. These benefits are provided in partnership with American Income Life Insurance Company, proudly serving working families for more than 60 years.



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**July 2013**

**Save the Date!**

[Barry County Relay for Life](#) is August 16 and 17 this year, and TVCCU will be walking, and we'll have a booth with free giveaways. The theme this year is Islands of Hope, so we'll have some neat Hawaiian-themed items for our guests. As a member, you're welcome to join the team as a walker or help raise funds. Let's work together to make this year's event a huge success.

**Now Offering Student Loans and Loan Consolidation!**

Now that your student has graduated, it's time to think about college. We now offer student loans and loan consolidation for a student to attend a 4-year school. For more information, go to our site at [www.tvccu.com](http://www.tvccu.com) today.

**Delton Founder's Day Approaching**

Delton Founder's Day is August 10 in downtown Delton. We're helping sponsor the antique car show, so come on down and see us then!

**Save Money and Balance Your Account Easier**

You know when you make a purchase and you have to factor in the change you made when you balance your checkbook? Don't you HATE that? Well now you don't have to, because our Debit Card Round-Up program will transfer that extra change to a qualified savings account, so that you only have to keep track of the dollars! Ask a teller about it next time you're in.

**Fun in the Sun!**

TVCCU is offering discounted tickets for Michigan's Adventure and Cedar Point this season. Michigan's Adventure tickets are available for \$26.50 at the credit union. Cedar Point actually has a special ticket for credit union members: for \$48 you get your day pass and all the Coke products you can drink all day.



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**May 2013**

**Apply For a Visa at TVCCU!**

We have moved more of our Visa program in-house. Since we will be doing more of the work instead of paying others to do it, it will save some money, and we're passing that savings on to you as a member/owner. Balance transfers will now only be at a rate of 9.9%, and purchases remain at our 12% fixed rate. In addition to saving money, your Visa payment will now post to your card immediately and you can take an advance off your cards as easily as a withdrawal at the teller window or a transfer on online banking.

**Heading to School This Fall?  
Looking to Consolidate Your Old  
Loans?**

We will soon be offering undergraduate line of credit loans and private consolidation loans. Visit [www.studentchoice.org](http://www.studentchoice.org). More information will be coming in June.

**Get Yourself Out of Debt!**

Trying to get out from under payday loans? Need money fast, but your credit may not be the best? Check out our new "Mulligan Loan" and get a redo! The loan offers approval regardless of your credit score, so talk to a loan officer today!

**Save the Date!**

Look for TVCCU at Whitecaps games on June 10, July 13, and August 24, as we are partnering with the American Red Cross as part of the Credit Unions of West Michigan group ([www.cuwm.org](http://www.cuwm.org)).



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