

# FastTrax Lending

5-minute application

55-minute approval

## The fastest way to the best car loan

When you're on the road to a new car, the last things you want are detours and delays.

FastTrax Lending, our new, streamlined loan program, lets you apply when you need a loan "right now." And it's so easy to use you can even apply, sign your name, and get funded using your smartphone or tablet!

### Apply from wherever you are

You can even sign your name online!

- Apply using your smartphone, laptop or tablet
- Use electronic signature to complete application

Take the direct route to your next car: FastTrax Lending!

Apply today at [motorcitycoopcu.com](http://motorcitycoopcu.com)



### Chairman's message



Remember when getting a car loan meant never-ending paperwork? Waiting days for approval? Taking time out of your busy day to sign documents in person during the lender's business hours?

Things certainly have changed. Many members have discovered how easy it is to apply for credit union car loans from the dealer showroom. And we are always looking for ways to make it even easier and faster.

That's why we created FastTrax Lending; we want to make the loan process as convenient as possible for you. FastTrax Lending is part of our commitment to being everywhere you need us to be.

**GERALD T. "JERRY" CELESKEY**

Chairman, Board of Directors, Motor City Co-op Credit Union



**Motor City**  
CO-OP CREDIT UNION

[motorcitycoopcu.com](http://motorcitycoopcu.com)

## It pays to be prepared

Car problems are inconvenient and expensive so be prepared. Smart drivers are choosing MEMBER'S CHOICE® Mechanical Repair Coverage. It helps protect you against many of the costly repairs no longer covered by your vehicle's manufacturer's warranty. Purchasing Mechanical Repair Coverage may be a wise decision and could ultimately save you thousands of dollars in future repair costs.

Enroll today! Call 586/ 228-8484, option 5 for a Member Solutions Representative.

MEMBER'S CHOICE Mechanical Repair Coverage is administered by Consumer Program Administrators, Inc. in all states except AK and CA, where coverage is administered by Virginia Surety Company, Inc., in WA, where coverage is administered by Automotive Warranty Services, Inc., in FL, LA, OK and WI, where coverage is administered by Automotive Warranty Services of Florida, Inc. (FL License #60023) and in AZ, where the Obligor and Administrator is Consumer Program Administrators, Inc., all located at 175 W. Jackson Blvd., Chicago IL 60604, 800/ 752-6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In those states where MEMBER'S CHOICE Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI), it is underwritten by Virginia Surety Company, Inc. MRC-1113-2538, ©CUNA Mutual Group, All Rights Reserved.



## Enjoy advantages with Mortgage Center

Motor City Co-op Credit Union's partner, Mortgage Center, is here to help you find the right loan for your home financing needs. Whether you are buying, building, or refinancing, their experienced loan experts can help you determine which mortgage will work best for your financial goals.

### Thinking about refinancing?

Refinancing can be a great option for you if you want to reduce your payment, term of your loan, or do some home improvement projects. If you are looking to consolidate your first and second mortgages, then the Smart Choice Refinance may be the right move for you. To find out more about our cash-out options, contact a loan expert today.

### Upgrading to a new home?

Now is the time to take advantage of low down payments and affordable monthly payment options. If you have less than perfect credit, Mortgage Center can work with you. Call to start a no-cost prequalification and discover how much you can afford for your new home. Speak with a loan expert today by calling 888/ 562-6865 or start your application online at [motorcity.mortgagecenter.com](http://motorcity.mortgagecenter.com).



## Newsbriefs

### MOBILE BANKING ENHANCED TO SERVE YOU BETTER

Now you can log in just by pressing your finger to the screen of your Apple device! We've also added a simplified, one-time PIN entry for all platforms. Plus, you can see recent transactions and current balances more easily and quickly. Further enhancements are coming soon; we'll keep you posted with upgrade announcements!

### 68<sup>th</sup> ANNUAL MEETING

Our 68th Annual Meeting is scheduled for Tuesday, March 15, 2016 at 5 pm at our main office at 37321 Garfield Road in Clinton Township. The Nominating Committee, consisting of Frances Mellen and Mark Tuttle, has selected Robert Walby, Robert Hojnacki, Samuel Belzer and Kimberly Regener to run for three-year terms on the Board of Directors. Amy Piconke and Bradley Kress are up for election for three-year terms on the Credit Committee.

### YOU'LL "LOVE MY CREDIT UNION" REWARDS

Because who doesn't love saving money? Receive a 10% discount (15% for businesses) on select regularly priced Sprint monthly data service. And just in time for tax season, save up to \$15 on TurboTax Federal tax products. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



586/ 228-8484 • 800/ 328-8051

### CLINTON TOWNSHIP

37321 Garfield Road, 48036  
FAX 586/ 228-8982  
Monday–Thursday . . . . . 9 am–5 pm  
Friday . . . . . 9 am–6 pm  
Saturday . . . . . 9 am–1 pm

### Drive-Thru

Monday–Wednesday . . . . . 9 am–5 pm  
Thursday, Friday . . . . . 9 am–6 pm  
Saturday . . . . . 9 am–1 pm

### DETROIT

3151 Gratiot Avenue, 48207  
Monday–Thursday . . . . . 9 am–5 pm  
Friday . . . . . 8 am–5 pm

### ROSEVILLE

28421 Utica Road, 48066  
Monday–Thursday . . . . . 9 am–5 pm  
Friday . . . . . 9 am–6 pm

### WARREN

25141 Hoover Road, 48089  
Monday–Thursday . . . . . 9 am–5 pm  
Friday . . . . . 9 am–6 pm

### Drive-Thru

Monday–Wednesday . . . . . 9 am–5 pm  
Thursday, Friday . . . . . 9 am–6 pm  
Saturday . . . . . 9 am–1 pm

Website . . . . . [motorcitycoopcu.com](http://motorcitycoopcu.com)  
Speedy Line AudioTeller . . . . . 800/ 860-4927  
Mortgage Center . . . . . 888/ 562-6865

### REMOTE ACCESS SERVICES

#### Mobile Branch App

Manage your accounts on your phone or tablet

#### CO-OP Shared Branches / Family Service Center

A nationwide network of "shared branches"  
[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)  
888/ SITECOOP (888/ 748-3266) to locate a branch

#### CO-OP ATMs

30,000 CO-OP ATMs nationwide, 9,000 of which are deposit-taking

[www.co-ops.org](http://www.co-ops.org)  
888/ SITECOOP (888/ 748-3266)



Text a street address or zip code or "City State" to 692667 (MYCOOP) to find the closest CO-OP ATM

### HOLIDAY CLOSURES

Martin Luther King, Jr. Day, Mon, January 18

Presidents' Day, Mon, February 15

### Loyalty Discount

Rates includes 0.25% discount for direct deposit of net pay and automatic payment and 0.25% discount for first or second MCCCUCU mortgage with a balance over \$25,000. Maximum 0.50% rate discount per borrower. Members may receive consumer loan discounts within six months of first or second mortgage closing. Discounts may not be applied retroactively. Excludes credit cards and lines of credit.

APY=Annual Percentage Yield. APR=Annual Percentage Rate.

