

celebrate international credit union day!

On Thursday, October 15th, 2020, KCCU invites you to celebrate International Credit Union Day in recognition of the benefits credit unions bring to their members. This year's theme; *"Inspiring Hope for a Global Community"*, emphasizes how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Credit unions in 101 countries will celebrate International Credit Union Day by banding together and celebrating their valued members.

join us at any open branch location in the lobby
or drive thru for credit union day—

thursday, october 15

free giveaways and prizes!



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

leave your worries behind with KCCU's low auto rates

rates as low as

1.99%

APR*



fall in love with no payments for 3 months

KCCU can help you save money! When you're approved for a new or used auto loan from KCCU, or if you refinance from another financial institution, you can enjoy our low money saving auto rates. Plus, you can take advantage of our **90 Day No Pay**** option and **keep more money in your pocket!**

*APR=Annual Percentage Rate. Rate subject to change. Rate shown may not apply to every borrower; other rates and terms available. **To qualify member must have a credit score of 640 or higher, be current on all loans, the minimum loan value must be \$10,000 or greater, and the loan must be closed at KCCU. Finance charges accrue during the skipped period. Offer does not apply to refinancing of existing KCCU loans. Other restrictions apply. Federally insured by the NCUA.



Mailing Address P.O. Box 140
Battle Creek, MI 49016-0140

Telephone 269.968.9251 • 800.854.5421

CU*Talk 269.968.0786 • 800.245.3287

Routing & Transit 272476734
www.kelloggccu.org

OUR VISION...

"Providing financial opportunity, choice, and
lifelong value to our members and our community."

get the money you need

with a **KCCU home equity loan**



discover the possibilities!

With KCCU's great low rates and fast turnaround on home equity loans, now is the time to consolidate high-interest debt to save money each month, fix up your fixer upper, plan your next vacation, focus on the future or cover major expenses! When approved you'll get **quick access to your funds, zero closing costs and zero fees***

rates as low as

3.25%

APR**



* Available on most home equity loans. **APR=Annual Percentage Rate. Rate subject to change. Rate shown may not apply to every borrower; other rates and terms available.

Become a Fan of KCCU



KCCU would like to invite our members and friends to become a Kellogg Community Credit Union Facebook Fan and follow us on Instagram! Stay in touch with us as we post specials, contests, news, events, and photos.



KCCU coat drive!

October 1st-31st

Help local families stay warm this winter by donating new or gently used adult and children's coats, snow pants, hats, and mittens.

Donations can be dropped off at any KCCU branch lobby that is open to serve members.



Democracy in Action

The Chairman of the KCCU Board of Directors appointed a nominating committee, which submitted three names to fill three vacancies for the KCCU Board of Directors. These vacancies are for 3-year terms. The three nominees are **Jim Demarest, Larry Hawblitz, and Roger Pitzer.**

Any member wishing to run for office is encouraged to obtain a nominating petition at the credit union or from a Nominating Committee member: Gert Hickman, Joe Kirkbride or Sandy Reece.

The Nominating Committee can be reached at:

Nominating Committee
c/o Kellogg Community Credit Union
P.O. Box 140
Battle Creek, MI 49016-0140

Petitions must be signed by at least 1% of KCCU members and returned to the credit union no later than December 14, 2020.

Dates to Remember

- **September 30** Christmas Club account funds transfer
- **October 12** Closed in observance of Columbus Day
- **October 15** International Credit Union Day
- **November 1** Annual Safe Deposit Box service charges will be withdrawn from your designated account
- **November 26** Closed in observance of Thanksgiving
- **December 24** Closed at 1:00pm
- **December 25** Closed for the Christmas holiday
- **December 31** Closed at 1:00pm for New Year's Eve
- **Jan 1, 2021** Closed for New Year's Day

locations

Battle Creek 41 Second Street
6427 B Drive North
1425 Capital Avenue NE
2925 W. Dickman Road
51 W. Michigan Avenue

Grand Rapids 5300 SE Patterson Avenue
2270 Gezon Parkway SW

Kalamazoo 2925 Oakland Drive
1650 S. Drake Rd
5067 Gull Road

Marshall Portage 15877 W. Michigan Avenue
499 Romence Road

Three Rivers 915 W. Michigan Avenue

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