

destination: *savings*

low rates and **no payments for 90 days**

Right now, more than ever, we know that every penny counts—let KCCU help save you money so you can get on the road again! When you're approved for a new or used auto loan from KCCU, or if you refinance from another financial institution, you can take advantage of our low money saving auto rates and **90 Day No Pay**** option. You'll experience the joy of having **NO car payment for 3 months and more money in your pocket!**

auto loan
rates as low as

1.99%
APR*

enjoy the outdoors

with a KCCU RV loan



rates as
low as **3.99%**
APR*

relax, have fun, and explore!

Ready for some quality time in the great outdoors? With a new or used recreational vehicle loan from KCCU, you can enjoy a great low rate, extended terms for low monthly payments and **no payments for the first 90 days**!**

Let KCCU help you *get out and go this summer.*

apply online at kelloggccu.org!

*APR=Annual Percentage Rate. Rate subject to change. Rate shown may not apply to every borrower; other rates and terms available. **To qualify for 90 Day No Pay member must have credit score of 640 or higher, be current on all loans, minimum loan value must be \$10,000 or greater, and loan must be closed at KCCU. Finance charges accrue during the skipped period. Offer does not apply to refinancing of existing KCCU loans.



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.

KCCU Scholarship Recipients

Kellogg Community Credit Union's Scholarship Program was developed to help local college students reach their career goals. The scholarship provides each recipient **\$1,000 towards tuition and admission fees** to any Michigan college, university, or trade school.

We are pleased to announce the 2020 KCCU scholarship recipients:

- Megan Moore
- Keaton Roach
- Kaitlyn Brinkman
- Kaleb Little
- Kara Mackenzie



KCCU's Board of Directors, management, and staff congratulate the 2020 winners and thank the many exceptional students who applied.



bank from anywhere any time with **KCCU's eServices!**

No matter if you are at work, home, vacation, or just on the go KCCU's eServices allow you to bank from anywhere at any time. Our convenient eServices allow you to access and manage your accounts when it is most convenient for you.

- Online Banking & Bill Pay
- Mobile App
- Mobile Deposit
- eSign
- Mobile Wallet
- Text Banking
- eAlerts
- Card Controls

visit kelloggccu.org to learn more!

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.



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 15877 W. Michigan Avenue
Portage 499 Romence Road
Three Rivers 915 W. Michigan Avenue

Federally insured by NCUA | Equal Housing Opportunity

Updated KCCU Member Disclosure Notice

Change in Terms Notice Funds Availability Policy

Due to changes in Federal Regulation CC, the amount of funds that must be made available to you will be changing, in your favor, effective July 1, 2020. Depending on the type of check you deposit, your funds may not be available until the first business day after the day we receive your deposit. Beginning July 1, 2020, the first \$225 of your deposits will be available on the first business day after the day we receive your deposit. This is a change from the current \$200 that must be made available on the first business day after the day we receive your deposit.

In addition, the following changes also apply to funds you deposit by check which may be delayed for a longer period:

- You deposit checks totaling more than \$5,525 on any one day. This is a change from the current \$5,000.
- For new members, whose account is still within the first 30 days from account opening, the following availability will apply. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. This is a change from the current amount of \$5,000. Funds from all other check or draft deposits will be available on the 14th business day after the day of your deposit.

If we delay availability on a deposit, we will promptly provide you with a notice of delayed availability. The new Funds Availability policy can be reviewed on the Disclosures page of our website at www.kelloggccu.org/tools-and-resources/disclosures.

Notice of Revised Membership and Account Agreement

Kellogg Community Credit Union (KCCU) has revised the Membership and Account Agreement that governs your KCCU non-business membership and accounts. For existing KCCU accounts, these changes take effect on August 1, 2020.

The complete revised Membership and Account Agreement is posted on KCCU's website at www.kelloggccu.org/tools-and-resources/disclosures. Among the changes is the addition of Section 38, which contains provisions concerning arbitration and a class-action waiver.

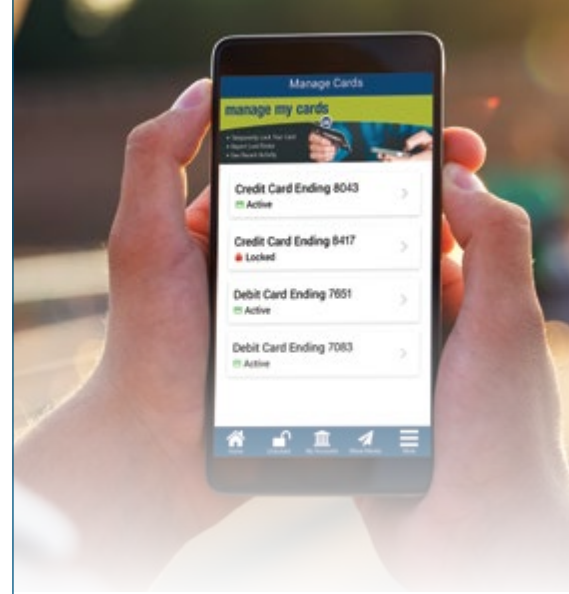
Notice of Revised Electronic Funds Transfer Agreement and Disclosure

KCCU also has revised the Electronic Funds Transfer Agreement and Disclosure effective July 1, 2020. The complete revised document is posted on KCCU's website at www.kelloggccu.org/tools-and-resources/disclosures.

To obtain a printed copy of any of the above updated agreements contact KCCU at 269.968.9251 or 800.854.5421.

Notice of Suspension of Savings Account Transfer Limits

Effective immediately, because of changes to the Federal Reserve's Regulation D, KCCU has suspended the monthly transfer limits previously imposed on certain Savings and Money Market accounts until further notice.



card controls

total control
wherever you go!

Card Controls provides peace of mind in the event your KCCU Debit or Edge or Elite Platinum Credit Card gets lost or stolen. You can easily access it within KCCU's Mobile App to protect your accounts from unauthorized use. You are in control, anytime, anywhere!

With Card Controls, you can:

- Protect your cards by turning them on/off
- See recent account activity
- Report a lost or stolen card
- View account balances, payment amounts, and due dates

Download the KCCU Mobile app and take control of your cards today!

