

get ready for summer with a recreational vehicle loan



celebrate the great outdoors!

The time to plan is now so you are ready to get out and go when summer arrives! Whatever your idea of fun is, find it with a new or used recreational vehicle, boat, or summer toy with a loan from KCCU. You can enjoy a **great low rate, extended terms for low monthly payments, and no payments for the first 90 days****.

rates as low as

2.99%

APR*

ask for details or apply online!



*APR=Annual Percentage Rate. Rate subject to change. Rate shown may not apply to every borrower; other rates and terms available. Offer is available for a limited time only and does not apply to refinancing of existing KCCU loans. **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.



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SavvyMoney[®] Credit Score

SavvyMoney is a free service in Online Banking where you can view your current credit score, understand the key factors that impact your score, and see the most up-to-date offers that can help you reduce your interest costs on any loans you may have. With SavvyMoney you'll also receive a monthly credit score update, credit monitoring, and access to your full credit report.

To get started, simply log into ItsMe247 Online Banking, click on SavvyMoney in the Quick Links section or under the Member Services tab.



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OUR VISION...

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



Investing for the Future



When building a retirement nest egg, focus on preservation as well as growth.

For years, you've diligently invested in your retirement portfolio, accumulating wealth that you hope will sustain you throughout your Golden Years. To help see that your assets are sufficient to support your lifestyle standards, there are important steps that you can take. We offer an overview below:

Perform regular assessments

While you may have performed calculations about your anticipated retirement needs years ago, it's helpful to re-crunch those numbers regularly, to guard against changes in your expectations as well as financial markets.

Calculate your Social Security income, any pension moneys, accumulated savings, and personal investments, and determine whether collectively they can cover your estimated living expenses, which should incorporate swings in the financial markets. If you find that your assets are lacking, you may find it helpful to consult a financial professional to help reconfigure your portfolio.

Guard against the big I

Most people approaching retirement will want to protect their portfolio from market swings and the dreaded I: inflation. That doesn't mean replacing all of your investments with less risky assets; rather, that means considering a gradual move of some stock investments into bonds and cash while retaining sufficient growth-oriented investments that help manage inflation risk.

Preserving your assets for future generations

Integral to a strong financial plan is a well-constructed estate plan that preserves your assets for your heirs. In this regard, you may benefit from consulting with an attorney who can help you draft trust and various types of insurance tools to help protect your assets from estate taxes. Additionally, revisit your financial plan and goals with a financial professional regularly, addressing any potential problems before they impact your savings.

For further information, contact a member of KCCU Investment Services team at **269.441.1554** or email **KCCUInvestmentServices@LPL.com**.

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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
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Member Savings



Smarter Smart Phone Budgets

Save on your wireless budget with an exclusive 5% discount on no-contract wireless plans with Tracfone. PLUS, members get an exclusive 10% off devices \$99 and up now through 6/30/22 with promo code CUSG10. Visit **LoveMyCreditUnion.org** and start saving on your wireless today.



CARVANA

Exclusive Carvana Member Offer

We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for credit union members!

Carvana is the leading e-commerce platform for buying used cars and the fastest growing used auto retailer in the country. With Carvana you can:

- **Browse certified inventory:** low mileage, no reported accidents, 150-point inspection.
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- **Finance with ease:** easily finance a Carvana purchase with a loan from Kellogg Community Credit Union.

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* Valid only for Carvana purchases through LoveMyCreditUnion.org. See Terms and Conditions.

