

# 5.25% eChecking APY\*

## earn up to \$787 a year

- Enjoy **5.25% APY\* on balances up to \$15,000!**
- Mobile apps, mobile deposit, mobile wallet, and text banking
- Free Debit Card Round Up! Build your savings every time you use your debit card

**stop in or call for details!**

\*APY=Annual Percentage Yield. 5.25% APY is earned on eChecking account deposit balances up to \$15,000 per month. Rate effective September 1, 2023 and is subject to change. KCCU eChecking account requires: active use of direct deposit (with a minimum direct deposit of \$500 per month); minimum twenty monthly debit card transactions must post to your account by the end of each month; minimum of four monthly online banking logins; and actively enrolled in bill pay and eStatements. Must have a credit score of 640 or higher to qualify. No free checks offered with this account. Interest is calculated on an average daily balance for the month. Fees or other conditions may reduce earnings on this account. Federally insured by the NCUA.



**Mailing Address** P.O. Box 140  
Battle Creek, MI 49016-0140  
**Telephone** 269.968.9251 • 800.854.5421  
**Routing & Transit** 272476734  
[www.kelloggccu.org](http://www.kelloggccu.org)

## make “someday” today with a KCCU home equity loan



## quick and easy loans to make it happen

With KCCU’s fast turnaround on home equity loans, why wait? Now is the time to consolidate high-interest debt, make home improvements, plan your dream vacation, cover major expenses, and more. KCCU is here to help you get started!

When approved you’ll get:

- **competitive rates**
- **convenient terms**
- **quick access to your funds**
- **zero closing costs and zero fees\*!**

\*Available on most home equity loans. Equal Housing Opportunity. NMLS# 585521. Federally insured by the NCUA.

## OUR VISION...

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



# rake in the savings

## with KCCU's great certificate rates

*earn more so you can play more!*

To celebrate fall, we are offering special certificate rates to help you earn more for your money! Choose from two options with either a 14-month or 29-month certificate. These certificate specials are for a limited time only so call us, stop by, or go online to take advantage of these great rates!

*open a certificate today!*

**14-month certificate**  
**5.30%** APY\*  
minimum balance \$500

**29-month certificate**  
**4.95%** APY\*  
minimum balance \$500

\*APY=Annual Percentage Yield. Rates effective August 16, 2023. Other rates and terms available. At maturity funds will automatically roll over to a 12-month certificate at the then current rate. Limited time offer. Penalties may apply for early withdrawal. Federally insured by NCUA.



### Democracy in Action

The Chairman of the KCCU Board of Directors appointed a nominating committee, which submitted the following two names for vacancies **CJ Demarest** and **Roger Pitzer**. These vacancies are for 3-year terms.

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, Richard Smith or Larry Hawblitz.

### 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, 2023.



**OMG!**  
my car is  
free?

**Congratulations to  
OMG! raffle winners  
Felix & Ana!**



Love My Credit Union®  
rewards

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**T-Mobile**

## Credit Union Member Offer **ACTIVATE. CELEBRATE.**

Get \$50 when you switch to T-Mobile.

After rebate via virtual prepaid card when you port-in a new voice line on a qualifying plan.



Scan QR code to get this deal, or visit [CUmobile.lovmymycreditunion.org](https://CUmobile.lovmymycreditunion.org)

locations

**Battle Creek** 41 Second Street  
6427 B Drive North  
1425 Capital Avenue NE  
2925 W. Dickman Road  
51 W. Michigan Avenue  
**Grand Rapids** 2270 Gezon Parkway SW

**Kalamazoo** 1650 S. Drake Rd  
5067 Gull Road  
**Marshall** 107 N. Park Avenue  
**Portage** 499 Romance Road  
**Richland** 9010 E. D Avenue  
**Three Rivers** 915 W. Michigan Avenue

