



Preserving Your Financial Future
Quarterly Newsletter - Mar. 2018



April is National Youth Month

The Science of Savings is a personal and an intricate thing. Parents and kids often find it hard to find common ground when it comes down to how to save money and how much to save. Parents should be an example of what they want to teach when it comes to savings but that is not always the case.

There are many theories and methods of the best way to save...we say savings is savings. It doesn't matter how much, just start! Putting small amounts per pay is a very easy way to begin. Choose an amount and stick to it. Another way to start saving is to put the savings money into a separate account than the one you use regularly.

Parents can start kids on the right savings path by encouraging their child to put a percentage of their chore or birthday money in an account. Or use the piggy bank method and let the child come to the credit union to use the change counter and make the deposit themselves. Pretty soon saving money becomes a habit and these types of habits will likely carry on into adulthood.

Opening an account this month for your child has some GREAT benefits. Your child can be entered into a drawing, could win some prizes and could get some prizes for making deposits. \$5.00 is all you need to open the account and get things started. HOPE TO SEE YOU SOON!



New Power for Cardholders: CardNavSM by CO-OP



Fraudsters have been making a lot of headlines lately. But now there's some good news for Calcite Credit Union debit cardholders. Our members now have access to an app called CardNavSM by CO-OP. It's the key to taking unprecedented, real-time control over your cards through your smartphone.

CardNav adds another level of security to your cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place to help identify and stop potential fraud from happening. You can even use CardNav to set personal spending limits that help you stay within your budget goals.

With CardNav, you can turn cards on or off in seconds, and use GPS to restrict transactions to businesses within a designated area. You can limit card use to specific merchants or purchases. You also can receive alerts when you're getting close to any personal spending limits you've set.

In just minutes, you can gain the security and control of CardNav by CO-OP. All it takes to get started is a free download from the [Apple App Store](#) or [Google Play](#).



SPOTLIGHT



2018 Calcite Credit Union High School Scholarship applications are due April 13th. You can pick up a copy of the application at your closest branch or from your high school.

Investment Advisory & Wealth Management

Breaking News! Our own Gary Altman is now an Investment Advisor Representative and is part of the Heber Fuger Wendin, Inc. (HFW) investment advisory and wealth management team. HFW has been a valued partner with Calcite Credit Union for over 20 years, advising the credit union on its investments. Over the past few years they have reached out to assist our members with their personal investment needs as well.



HFW is a well established (since 1934) independent registered investment advisor that provides many benefits to our members. They take pride in providing customized investment advice with very competitive fees. All accounts and investments are held and safeguarded by Charles Schwab & Co. and members have access to their accounts 24/7. Gary has been with the credit union for 28 years and in addition to his new wealth management position with HFW, he will continue in his role at the credit union. Please note that when Gary provides investment advisory and wealth management services, he does so in his capacity as an HFW employee – not as a credit union employee. Gary is looking forward to developing a personal relationship with members who are looking for other investment options.

Call and make an appointment today!

We have a loan processor in Posen now!!!!

If you are looking for a loan in the Posen area stop by to see Ashley. Walk-ins welcome or call for your loan appointment at 989-766-8111.



Calcite Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, www.calcitecu.com or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Calcite Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Req. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and parts made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



Calcite Credit Union has a Branch Near You:

Rogers City 478 N. Third St. Rogers City, MI 49779 989-734-4130 1-877-CALCITE Fax: 989-734-3422	Cheboygan 1005 S. Main St. Cheboygan, MI 49721 231-597-9660 Fax 231-597-9665	Posen 10514 N. Michigan Ave. Posen, MI 49776 989-766-8111 Fax: 989-766-2652
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WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. **You may change your withholding election at any time prior to your receipt of a payment.** To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholdings, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

For any further question, please feel free to contact our Rogers City office at 989-734-4130.



CURRENT RATES As of March 31, 2018 (Rates are subject to change)

Checking.....	*APY 0.00%
Regular Savings	*APY 0.15%
Special Savings	
\$0-\$14,999	*APY 0.15%
\$15,000.00 +	*APY 0.30%
IRA (Liquid).....	*APY 1.25%

Mortgage Rates

Call 1-877-CALCITE for daily rate information

Home Equity	Prime + 1%
Vehicles as low as	2.50%
RV rates as low as.....	3.99%

VISA

Platinum	9.50%
Classic.....	11.00%

All loan rates quoted are simple interest stated as an Annual Percentage Rate

* Annual Percentage Yield



Calcite Credit Union Members Save Thousands with Invest in America
Discover how much you could save.

Contact a Calcite Credit Union representative or visit LoveMyCreditUnion.org