

Calcite Credit Union

# BEACON

QUARTERLY NEWSLETTER



SEPTEMBER 2021

Holiday shopping is about to begin, and we're looking to spread some cheer this year! From November 1st until December 31st, when you use your CCU debit or credit card at a small business in Presque Isle, Cheboygan, Alpena, or Emmet County, you will receive DOUBLE ScoreCard® Rewards points. Don't forget to use this during our annual 12 Days of Christmas event in Rogers City and Cheboygan! Head into our sponsored "business of the day", make a

purchase, and enter the drawing for a chance to win a \$100 gift certificate to that business. Support your community this winter and get rewarded for doing so!

**Calcite Credit Union's**  
**NEW**  
*Shop Local Campaign*

Just in time for the holiday shopping season!

CALCITE CREDIT UNION

*Visa balance transfer is back!*

*Don't fall for high interest rates!*

APPLY ONLINE OR IN PERSON THROUGH OCTOBER 31ST!  
**3.99% APR\* FOR 36 MONTHS**

\*Annual Percentage Rate will revert back to qualifying rate of 9.5% or 11% after 36 months

## Holiday Promotions

**HOLIDAY LOAN SPECIAL**  
Borrow up to \$2000 for a rate as low as 2.99% APR\* with a 1 year payback November 1 - December 31

**SCORECARD® REWARDS POINTS**

- Double points on debit & credit purchases November 1 - December 31
- Triple points on debit & credit purchases on Black Friday
- Triple points on debit & credit purchases on Small Business Saturday
- Triple points on credit purchases ONLY on Cyber Monday

\*Annual percentage rate

## Christmas Club Savings Accounts

For account information & disclosures, visit our website or call any CCU branch!

**Funds become available on November 1st!**  
The money you've saved up will automatically roll over to the savings or checking account you chose at account opening.

**Now you can enjoy your holiday shopping, stress free!**