

FINANCIAL SERVICES FROM A TO Z

A lesson plan for life.



Extra Credit  **UNION**
A GREATER INTEREST IN SCHOOLS

The Mission at Extra Credit Union.

A Greater Interest in Schools.

We are the only credit union in Southeast Michigan to offer a certified K-12 financial curriculum. We're different in that we actually work inside local schools to provide full-service in-school branches that offer products like youth loans. Our certified curriculum that we've designed for hands-on learning provides the financial fundamentals and customized services students need to make good financial decisions throughout their lives.

If you believe in schools like we do, you'll be happy to know that your membership helps support these important school programs. Our unique focus on education is an important part of our mission: to enhance the financial well-being of all Extra Credit Union members by providing quality, value, and convenience in the products and services we offer.



The Credit Union Difference

As a not-for-profit financial cooperative, Extra Credit Union is owned by its members—all the people that save and borrow through us.

When you become a member, you become an owner in an organization that is:

- Democratically governed—each member has one vote
- Governed by a board of directors who are elected by our members
- Focused on achieving superior results

Unlike commercial banks and savings institutions, we have no stockholders. Our earnings are either reinvested in improved services or returned to our members through higher returns on savings, reduced loan rates, and fewer and lower service fees.

As an Extra Credit Union member, you have peace of mind, knowing that your savings accounts are insured up to \$250,000 by the National Credit Union Administration, a federal government regulator and insurer for credit unions.



Services at Your Service.

CHECKING ACCOUNT

Free overdraft protection options, plus no per-check fees. Our checking accounts offer you time-saving services, from direct deposit, payroll deduction and automatic transfers to online account access and online bill payment.

DEBIT AND ATM CARDS

Nationwide and fee-free. You'll enjoy fee-free access to 25,000 ATMs nationwide with your debit card or ATM card.

CREDIT CARDS

The Extra Credit Union VISA® card combines value with convenience. Fixed rates, no annual fee and free, 24-hour account information are just the beginning. We also offer a Youth VISA designed to give students a jump start on building a healthy credit future.

LOANS AND MORTGAGES

Low rates, flexible options and fast approvals.

Experience no-hassle financing with Loan on Demand. Find the best mortgage options with the help of our in-house mortgage specialist.

SAVINGS ACCOUNTS

We have an option to suit the way you save.

From Regular Savings, and Money Markets, to the benefits of our Dream Account—tell us about your needs and goals and we'll help you meet them. Get your kids on the saving path with a Savosaurus Youth Account. Now is a great time to start saving.

Doing Our Homework to Serve You Better.

Learning more about what you need.

A big part of our mission at Extra Credit Union, is providing convenience and value in the products and services we offer our members. That's why your feedback is very important to us. It helps to guide us in the development of our products and services to best meet the needs of you and your family.

If you have a great idea for a new service or feedback on an existing one, we'd be happy to hear from you. Please send your thoughts to ideas@extracreditunion.org. Your comments, ideas, and honest feedback are always greatly appreciated.

Thank you!



Additional Services

- Insurance Services
- Financial Planning
- Coin Machines
- U.S. Savings Bonds
- Safe Deposit Boxes
- American Express® Traveler's/Gift Cheques
- Cashier's Checks
- Debt Management
- Budget Counseling
- Wire Transfers
- U.S. Postage Stamps
- Free Notary Services
- Free Signature Guarantee
- Money Orders



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MAIN OFFICE

6611 Chicago Road
Warren, MI 48092
(586) 276-3000
Toll free: (877) 638-7628
Fax: (586) 276-3330
E-mail address: info@extracreditunion.org

STERLING HEIGHTS BRANCH

Sterling Place Shopping Center
37700 Van Dyke Avenue
Sterling Heights, MI 48312
(586) 795-8300

CENTER LINE BRANCH

Fretter Plaza
6710 E. Ten Mile Road
Center Line, MI 48015
(586) 276-3000

PHONE ACCOUNT ACCESS

(586) 276-3280

ONLINE, VISA AND MORTGAGES ACCOUNT ACCESS

www.ExtraCreditUnion.org

FAMILY SERVICE CENTERS

Call (800) 800-9700 for locations and hours nationwide.

