

So much more than just a place to deposit your money...We also offer:

- It'sMe247 - online banking
- CU*EasyPay - online bill payment
- E-Statements - fast & secure
- CU*Talk - telephone banking
- MyKCCU mobile app
- Money Orders
- ATM & Debit Cards
- VISA Gift Cards
- Notary Service
- Service Branches - with over 210 Xtend locations in Michigan
- CO-OP Network - access to over 30,000 surcharge free ATMs nationwide
- CU Service Center Network - access to over 1,500 branches nationwide
- Member discounts on insurance & vision programs
- Club Connection - special services for the special times in our members' lives

Locations

1619 Plainfield Avenue NE
Grand Rapids - (616) 336-3490

901 Gezon Parkway SW
Wyoming - (616) 531-7865

14111 White Creek
Cedar Springs - (616) 696-3650

Toll-free: (888) 336-3490

www.mykccu.com
Equal Housing Opportunity
Federally Insured by NCUA
NMLS Company ID # 372758



Service: The Way it Should Be!



Kent County Credit Union welcomes all individuals who live, work, worship or are enrolled in a post high school educational institution in Kent County to join. Others may qualify (i.e. family members, retirees, organizations). If you're not sure, just ask!

Become a member-owner by establishing a savings account. You'll find we work for you. We return profits back to you in the form of higher dividends, lower loan rates, no or low fees, and exceptional service!

Savings

Become a member-owner by establishing a savings account.

- Minimum \$5.00 deposit required.
- Interest paid to accounts with a monthly balance of \$100 or more. Minimum balance not applicable for minors under 18 years of age. Dividends are calculated daily, compounded and credited monthly.

High Yield Savings

A low-risk savings account that pays a higher dividend.

- Minimum balance of \$1,000 required.
- Interest is accrued daily, credited monthly.

Specialty Savings Accounts

- Christmas Club
- Vacation Club
- Other occasions

Use direct deposit or automatic funds transfer to put your money into the account you want.

NCUA Insured

Your money is federally insured by the NCUA up to \$250,000. The NCUA is a U.S. government agency. Individual Retirement Accounts (IRAs) are separately insured for an additional \$250,000.

Always Free Personal Checking

The best of all checking options without the fees.

- No minimum balance requirements.
- No per check fees.
- No monthly maintenance fees.
- No fee for direct deposit.
- Free online bill payment, CU*EasyPay.
- Members may qualify for free checks.

Money Market Checking Account

Earn dividends on your checking account.

- Requires a minimum balance of \$1,000.
- Pays dividends monthly.
- No per check fee.
- No monthly maintenance fee.
- No fee for direct deposit.



Debit MasterCard

Looks like a credit card but better, because funds are drawn from your checking account.

- Use like a credit card; just sign your name.
- Use like an ATM card with your PIN.

Term Share Certificates (CDs)

Term Share Certificates (CDs) offer a great way to save money for a specific time period while earning a competitive rate of return.

- Dividends are paid monthly.
- \$500 minimum deposit.
- Regular and IRA Term Share Certificates available.

Youth Share Certificates

Just for our members age 17 or younger, these CDs offer a unique way to save.

- \$100 minimum deposit.
- Can add to the Certificate in increments of \$50 during the first six months of the term.

Loans

From home mortgages to small overdraft loans, Kent County Credit Union has the solution for you. We offer a wide variety of lending products along with great rates and great service. Apply online, in person or over the phone. Give our loan officers a call and they'll help you determine the best product for you.

- **Auto Loan - New & Used** - Unbelievably low rates; get pre-approved before you shop.
- **Recreational & Other Secured Loans - New & Used** - Competitive rates on motorcycles, boats or RVs with the possibility of extended terms.
- **Shared Secured Loans** - Receive an amazing rate by using your savings as collateral.
- **Home Mortgages** - Let us help you finance the home of your dreams.
- **Home Equity Line of Credit** - Variable rate, line of credit loan that offers the ultimate in convenience.
- **Home Equity Closed End Loan** - Lock in your rate and your monthly payments.
- **KC Cash** - Your personal line of credit for quick access to money when you need it.
- **Personal Loans** - Your personal loan to use for just about anything.
- **VISA Credit Card** - We offer great VISA programs to choose from, including VISA Platinum.

IRAs & ESAs

Individual Retirement Accounts (IRAs)

Start saving for your retirement today by investing in an Individual Retirement Account (IRA).

- Both Traditional IRAs and Roth IRAs available.
- Invest the funds in a regular IRA savings or place them in a Term Share Certificate (CD).
- Insured by the NCUA up to \$250,000.

Coverdell Educational Savings Account

An Educational Savings Account can be a great way to save for your child's educational expenses.