# **WINDER CONTRACT AND A SET AND A SET**

Your well-being and success are always our priority, and together, we are going to make it through this challenging time. If you or your family have been impacted from events caused by the current public health situation, we're here to help and support you.

#### SKIP-A-PAY\*

We're offering a loan skip-a-payment program. Please call our Contact Center at **800-968-8628** or email **umcu@umcu.org** to review your options.

#### INCREASE CREDIT LIMIT<sup>+</sup>

Members who are current UMCU Visa<sub>®</sub> credit card holders have the opportunity to increase your credit limit. Please call our Contact Center at **800-968-8628** or email **umcu@umcu.org** to review your options.

## **PRODUCTS TO SUPPORT YOU**

To help supplement your finances, we offer a variety of loans including great low rates for auto and recreational vehicles. Plus, there are no payments on any new closed-end loans for 60 days. Call our Contact Center at **800-968-8628** or email **umcu@umcu.org** to learn more and apply today.

## HELPING MICHIGAN LOAN<sup>‡</sup>

Receive help with a low-rate 24-month personal loan at 8.99% APR (fixed) for up to \$2,000. Please call our Contact Center at **800-968-8628** or email **umcu@umcu.org** to apply.

#### OVERCOMING FINANCIAL CHALLENGES – COVID-19 FINANCIAL EDUCATION WORKSHOP

Understand the next steps to take if you've been impacted by COVID-19 with our new online financial education workshop.

**SIGN UP NOW** 

## **ONE-ON-ONE FINANCIAL COUNSELING**

Discuss any high-priority financial issues during a one-on-one financial counseling session by phone with our financial education specialist.

SCHEDULE

- \* All UMCU loans must be current and no collection action pending. Your account may not be overdrawn and you must have sufficient funds on deposit to cover the \$30 processing fee. Other restrictions may apply. Refer to account and loan disclosures and agreements. Skipping one or more payments will extend the term of your loan and interest will continue to accrue.
- Effective for a limited time only. Subject to credit approval. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.
  Form of up to 24 months. Effective for a limited time only. Subject to credit approval. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.