

SERVICES



Here are the Keys *Start your journey.*

- Go to ExtraCreditUnion.org to sign up for Online Banking:
From there enroll in:
 - Online Bill Pay
 - Text Banking and Alerts
 - eStatements
- Sign up for Extra Credit Union's eNews monthly newsletter
- Get insurance quotes from our trusted partners:
 - Call TruStage™: (855) 483-2149
 - Call Members Home and Auto: (877) 898-4102
- Make an appointment to review your financial plan:
 - Call: (586) 276-3108

On The Go?

We are right there with you!

- Download ECU's mobile App - It's FREE:
 - Search "Extra Credit Union" in iTunes or Google Play. **Must be enrolled in Online Banking*
- Apply 24/7 for an Extra Credit Union Loan:
 - Online: ExtraCreditUnion.org
 - Call: (586) 276-3000
- Can't make it to an ECU branch location?
Find a CU Service Center:
 - Use Extra Credit Union's Mobile App
 - Online: ExtraCreditUnion.org/contact-us
 - Call: (800) 919-2872
- Need Cash? Find a surcharge-free CO-OP ATM around the world:
 - Use Extra Credit Union's Mobile App
 - Online: ExtraCreditUnion.org/contact-us
- Need balance information or transfer funds?
Contact PAT (Personal Anytime Teller) 24/7:
 - Call: (586) 276-3000, option 2

Main Office

6611 Chicago Road
Warren, MI 48092

Sterling Heights

37700 Van Dyke Avenue
Sterling Heights, MI 48312

We're available 24/7

Call: (586) 276-3000

Online: ExtraCreditUnion.org

Email: info@ExtraCreditUnion.org



Extra Credit  UNION®

Federally insured by NCUA

Your key to
success!

Financial Planning Services

Prepare for your future.

Going to college? Getting married? Retiring? Sometimes we all could use some guidance to help us make the most out of our finances. Our on staff financial advisor with Securities America, Inc. and USAdvisors Wealth Management, offers complimentary financial consulting services.

We'll work with you to:

- Develop a long-term financial plan
- Prepare for large life decisions
- Explore a number of financial tools that may gain you higher yields

Securities offered through Securities America, Inc., Member FINRA/SIPC and advisory services offered through USAdvisors Wealth Management, LLC., Michele Nehls, Representative. Extra Credit Union, Extra Credit Investments, Securities America, Inc., and USAdvisors Wealth Management, LLC., are separate entities.

Not NCUA Insured. No Credit Union Guarantees. May Lose Value.

Insurance

Protect your assets at great rates.

Calculated risks can be positive. Yet, risks to your car, home, and health are the type you can do without. An important part of building your financial future is insuring against risk.

Our members have the opportunity to purchase auto and home insurance through our trusted partners:

- TruStage™ Auto & Home Insurance Program
- Members Home and Auto

Mention that you are a credit union member to get a special discount!

Need more coverage? Choose from a variety of insurance products through CUNA Mutual Group's Member's Choice® program such as:

- Credit Life and Disability Insurance
- Mechanical Repair Coverage
- Vehicle Guaranteed Asset Protection (GAP) Insurance
- Accidental Death and Dismemberment Insurance

Financial Counseling

Do it your way.

You're not alone if you're having difficulty paying your bills or staying current on credit cards.

We've partnered with Accel to offer free counseling services that can ease your concerns:

- Personal and family budgeting
- Money management
- Debt repayment
- Housing counseling
- Avoiding bankruptcy and foreclosure

Electronic Services

Your business done faster.

Online Banking/Bill Pay — Access your accounts online 24/7 at ExtraCreditUnion.org. From there sign up to pay and receive your bills online for free (must pay 3 bills per month).

Mobile Banking — Access your account through ExtraCreditUnion.mobi from your mobile device.

Text Banking — Choose this option in Online Banking for balance updates, transaction history, to transfer funds, and balance alerts via text.

Mobile App — Get easier, faster, and more convenient banking from an app-supporting device of your choice. Locate ATMs, a CU Service Center, apply for a loan and more!

eStatements — Save money, save paper! (Yay!) Enroll in eStatements, and each month receive an email alert when your statement is ready. Simply log into Online Banking to review your statement.

Additional Services

More for you.

Safe Deposit Boxes — How would you like to have your own personal safe? You can! Keep your valuables and documents in a safe deposit box at Extra Credit Union. Boxes are available in a variety of sizes with low rental fees.

Coin Machine — Your change adds up! Bring loose coin to a branch location. Our machine will sort, tally and print a receipt for you to redeem. Members can use this service at a reduced cost.

PAT (Personal Anytime Teller) — Day or night, call PAT! Check your account balances, verify what checks have cleared, transfer money within your accounts, make loan payments, and complete other transactions by phone.

CU Service Centers — Can't make it to an Extra Credit Union branch? Thousands of credit unions across the nation have joined together to offer their facilities as CU Service Center locations, accepting guest members and giving you account access near work, home, shopping or travel destinations. Just bring your account number and credit union name to the nearest CU Service Center facility to start saving time and gas today.

CO-OP Network — With the CO-OP Network surcharge-free ATMs in the U.S. and Canada, it won't cost you a penny to get your hands on your cash using your Extra Credit Union debit card. The best part? You don't even have to be close to one of our branches. We have nearly 30,000 surcharge-free ATMs, not to mention locations at retailers such as 7-Eleven, Costco, and Walgreens.



Extra Credit  UNION™