



SovitaSM
CREDIT UNION

Member
Life

JULY 2018

Fewer syllables between you and YES.

Flint Area School Employees Credit Union
is now Sovita Credit Union.

Our new name expresses our commitment
to education and healthcare workers,
their families and their communities.

Contents:

\$5,000 Sweepstakes
Member Appreciation
School Supply Drive
Summer Loans



\$5,000

will be awarded
to three causes.
Nominate yours today!

Our YE\$ to People sweepstakes is taking nominations until July 31 to reward worthy causes with the funding to make them happen.

Here's how it works:

1. Enter at any Sovita branch. You don't need to be a member to apply.
2. Tell us a little more detail about the cause and why it's important.
3. A YE\$ to People committee will review the nominations and select 5 to be voted on.
4. The community will then vote for the top 3 causes.

Stop by any branch to learn more.



Save The Date: Member Appreciation Days.

July 31 - August 2

11am - 5pm

Main Office
4411 Calkins Rd. Flint, MI

August 8 & August 9

11am - 4pm

Lapeer Branch
168 N. Saginaw St. Lapeer, MI

Bring the family to enjoy FREE food along with several chances to win VISA® gift cards.

APPLY TODAY



Get rewarded for back to school shopping.

Apply for the Sovita REWARDS VISA® to receive:

- 1% cash back on every purchase transaction.
- A generous grace period, no liability for fraudulent charges and reasonable terms.
- A low variable interest rate for purchases and cash advances.

There are no category requirements to qualify.

*The 1% cash back rewards are calculated throughout the year and credited on your VISA® statement for January of the following year. You will not receive the rewards if you close your account prior to the rewards being credited and rewards may be lost if your account becomes delinquent. You can earn up to \$500 in cash back rewards each year under this program for your purchase transactions. The cash back reward can be tracked through the eZcardInfo website via A+COMPUTE Online Banking. The rewards program is subject to change by the credit union at its discretion from time to time; you will be informed of changes by a notice that appears on or with your monthly statement or through a separately mailed item.

Summer Loans prevent summer standstills.

Receive up to \$2,000 at a fixed interest rate as low as 8.90% APR.* Sovita Summer Loans give you more freedom to travel, manage home expenses and more.

*APR = Annual Percentage Rate. 8.90% interest rate applies to Summer Loans with a repayment term of 12 months; the estimated monthly payment would be \$87.41 for a \$1,000 loan; \$8.74 per \$100 borrowed for loans for a smaller amount. Rates are subject to change if we do not receive your application by August 31, 2018. 8.9% APR Summer Loans are available to members with good credit. Member with less satisfactory credit may qualify for a Summer Loan at a higher APR. For details please contact a Loan Representative.

All loans are subject to credit approval.

Pre-approved auto financing as low as 1.74% APR*

Get pre-approved before you shop to make the most of your budget and bargaining power.

- Quick approval in typically 30 minutes or less.
- 100% financing for approved and qualified borrowers.
- Browse thousands of new and used cars from local dealerships through our AutoSMART program.

*APR = Annual Percentage Rate. Loans currently held by Sovita Credit Union may not be refinanced under this offer. 1.74% interest rate applies to 2017 and 2018 untitled vehicles with a repayment term of 36 months. Estimated monthly payment of \$28.53 per \$1,000 borrowed. Rates are subject to change prior to your application being received without notice. 1.74% APR loans are available to members with good credit. Members with less satisfactory credit may qualify for a loan at a higher APR. For details, please contact us at 810.720.8300 or go to sovitacu.org

Visit a branch, sovitacu.org or call 800.369.2786, 810.720.8300 or 810.664.5351.



Special Office Hours

Sovita Credit Union branches will be closed on the following dates:

Wednesday, July 4, 2018

Monday, September 3, 2018

Monday, October 8, 2018

Thursday, November 22, 2018

Monday, December 24, 2018

Tuesday, December 25, 2018

Monday, December 31, 2018

Tuesday, January 1, 2019

Donate to the Sovita School Supply Drive.

Every Sovita branch is now accepting school supplies and cash donations to support the good work of Flint Community and Lapeer Community School Districts.

Donations can be made until August 31. For a complete list of school supply needs and collection locations, please visit a branch or sovitacu.org

All cash donations will be used to purchase additional supplies such as paper for copiers and larger items.



CONTACT US

PO Box 320830
Flint, MI 48532-0015

Toll free 800.369.2786
Flint local 810.720.8300
Lapeer local 810.664.5351
FAX 810.720.8301
A+CALL® 810.732.1980
A+CALL® 800.469.0079

MAIN OFFICE

4411 Calkins Rd.
Labor Day - June
Mon - Fri 9:30am - 5:30pm
Sat 9:30am - 12:30pm
July - Labor Day
Mon - Fri 9:30am - 5:30pm

FLINT BRANCH

1005 University Ave.
Labor Day - June
Mon - Fri 9:30am - 5pm
July - Labor Day
Mon - Fri 9:30am - 5pm

BURTON BRANCH

5399 E. Court St. N.
Labor Day - June
Mon - Fri 9:30am - 5:30pm
Sat 9:30am - 12:30pm
July - Labor Day
Mon - Fri 9:30am - 5:30pm

GRAND BLANC BRANCH

3400 Regency Park Dr.
Labor Day - June
Mon - Fri 9:30am - 5:30pm
Sat 9:30am - 12:30pm
July - Labor Day
Mon - Fri 9:30am - 5:30pm

LAPEER BRANCH

168 N. Saginaw St.
Labor Day - June
Mon - Fri 9am - 5pm
July - Labor Day
Mon - Fri 9am - 5pm

sovitacu.org



Federally insured by NCUA