

Member Life

JULY 2024

Say YES to smiles and sunshine.

Summertime is Your Time!

Go ahead! Roll up your sleeves and dare to dig in. The dreams you thought about just a few months ago are here now, waiting for you to make the first move.

Let's say YES to possibilities, YES to potential, and YES to the promise of warm weather and sunshine. Be it a vacation, a boat, an RV, a swimming pool, or even some new backyard lounge furniture, we're here to help you get the most out of the fleeting season!

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Jump in!

Summer Loans are back!

as low as **8.90%**^{*}
APR

Applying is quick and simple!
Call today or start an application
online at sovitacu.org.

*APR=Annual Percentage Rate. 8.90% interest rate applies to summer loans with a repayment term of 12 months. Estimated monthly payment of \$87.43 per \$1,000 borrowed. Rates are subject to change prior to your application being received without notice. 8.90% APR loans are available to members with good credit. Members with less satisfactory credit may qualify for a loan at a higher APR.

MEMBERS

Did you know that all of
your loved ones are eligible
for membership at Sovita?

EARN up to \$75

when you refer coworkers and family members
including: spouse, parents, siblings, children,
grandparents & grandchildren.

More details at: sovitacu.org/Eligibility.aspx



Coming
again soon!

YES\$

TO PEOPLE

Sovita will be giving
away grants to celebrate
teachers and support
students. Keep an eye out
for more information
to come!

Road Warriors

Keep the journey going.



Auto Loans as low as **4.99%*** APR

- Pre-approval will get you cruising faster.
- 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.

Get details online: sovitacu.org call: 810.720.8300

*APR = Annual Percentage Rate. Loans currently held by Sovita Credit Union may not be refinanced under this offer. 4.99% interest rate applies to 2023 and 2024 untitled vehicles with a repayment term of 36 months. Estimated monthly payment of \$29.98 per \$1,000 borrowed. Rates are subject to change prior to your application being received without notice. 4.99% APR loans are available to members with good credit. Members with less satisfactory credit may qualify for a loan at a higher APR.

Community Impact

We're proud to support and celebrate the work and dedication our members provide for our communities.

Healing Hands

Sovita was proud to support Genesee County Free Medical Clinic by sponsoring the 29th Annual Healing Hands 5K.

Miracle Pop Thursday

Dishing up popcorn at Hurley Medical Center raising money for Hurley Children's Hospital.

Firebirds Game

We love treating our local healthcare and education heroes to some Flint Firebirds action. Cheers!

A is for Appreciation!

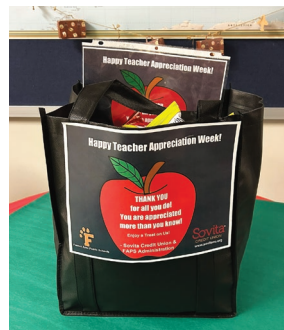
We delivered snacks while connecting with hard-working education employees during Teacher Appreciation Week.

Game Day

Sovita was thrilled to partner with the Flint City Bucks for their recent "school day" game! It was a fantastic day filled with cheers, smiles, and community spirit!

Pink Power

Sovita was happy to sponsor "Change Your Oil - Change A Life," a Mother's Day Breast Cancer Fundraiser. Working with SLY to cut some radio ads was part of the fun!





Special Office Hours

- Tues, July 4 • Independence Day • closed
- Mon, Sept 4 • Labor Day • closed
- Mon, Oct 9 • Columbus Day • closed
- Thurs, Nov 23 • Thanksgiving • closed
- Mon, Dec 25 • Christmas • closed
- Mon, Jan 1 • New Year's • closed
- Closed Saturdays until Sept 9

Important changes to your Membership and Account Agreement.

Effective July 25th, the last sentence of Section 11(e) will be replaced with the following language:

We will honor a valid power of attorney in accordance with the provisions of the Uniform Power of Attorney Act as adopted in Michigan, Public Act 187 of 2023, as may be amended from time to time. In addition, in accordance with its obligations under Federal law, the Credit Union must identify the attorney-in-fact pursuant to the requirements of the USA PATRIOT Act in all cases before the agent will be allowed to use the power of attorney. Except where prohibited by law, we may impose additional requirements from time to time.

Effective July 25th, Section 46(m)(1) will be revised to read as follows:

Rejection of the Resolution of Disputes by Arbitration Provision

If you do not agree to be bound by this Resolution of Disputes by Arbitration provision, you must send us written notice that you reject the Resolution of Disputes by Arbitration provision within 30 days of receiving this notice, including the following information:

- a. Your written notice must include: your name, as listed on your account, your account number, and a statement that you reject the Resolution of Disputes by Arbitration provision, and;
- b. You must send your written notice to us at Sovita Credit Union, Attention: Legal Department, P.O. Box 320830, Flint, Michigan 48532-0015

Fee Schedule Change

Effective August 1, 2024, we are making the following changes to our Fee Schedule:

- Wire Transfer:** Domestic - \$20.00 per transfer
- Foreign - \$30.00 per transfer

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.
Year-Round
Mon - Fri 9:30am - 5:00pm

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.
Year-Round
Mon - Fri 9:00am - 5:00pm

sovitacu.org



Federally insured by NCUA