



October 2013

Quarterly Newsletter

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**HURRY! GET PRE-APPROVED BEFORE THIS OFFER DRIVES AWAY!**

We are now offering our members two great auto loan rates:

1.99% for New Automobiles\*  
2.99% for Used Automobiles\*\*

**1.99%**

Both special rates have a maximum repayment term of 48 months.

Used vehicles, we will finance up to 100% of Low Kelly Blue Book value of the vehicle. Vehicles being refinanced from other financial institutions are eligible for the special rate, up to Blue Book Value.

Vehicles currently financed with the Credit Union are not eligible. Call or Stop by the office today for more details.

**2.99%**

\*1.99% : Estimated Payment based on 48-month term is approximately \$21.70 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.  
\*\*2.99% Estimated Payment based on 48-month term is approximately \$22.13 for every \$1,000.00 borrowed. Rates and terms are subject to change without any notice.

**TIME TO SHOP FOR CHRISTMAS!  
CREDIT UNION HAS A  
LOAN TO HELP!**

Summer has ended, fall has arrived, and the most important holiday is fast approaching... CHRISTMAS!

We have just the loan to help you pay for all those Christmas Holiday Expenses. The 12/12/12 loan is the perfect way to cover those expenses. It is simple: Loan Amount is \$1,200.00, Repayment Term 12 Months, Interest Rate is 12%. And, this loan will be paid off before next Christmas.

Call, Stop by, or apply online! We are here to help you get through this Christmas season.

*You are Invited...*

**2014 MEMBERSHIP MEETING**

The 2014 Annual Membership Meeting will be held on Wednesday January 22, 2014 at 5 p.m. in Room B-7.

This is a excellent opportunity to meet with our Board of Directors and other volunteer Committee Members.

The Credit Union will close early at 4:30 p.m. on that day to prepare for the meeting.

We look forward to you joining us.

## IS A CREDIT UNION VISA CARD IN YOUR WALLET? IT SHOULD BE...

The Credit Union's Visa Card program offers a wide range of card products tailored to suit your individual needs. From our student Visa to the platinum card program, we have the perfect Visa card for you.

### Student Visa Card

Help your college student establish responsible credit history. Some restrictions may apply. Call for details.

### Visa Classic Card

The Classic Card with a fixed interest rate of 15%, this card is perfect for anyone looking to establish credit without having to pay a high interest rate.

### Visa Gold Card

The Gold Card brings with it the Scorecard Rewards program, plus a fixed interest rate of 11.9%. Earn points for using this card, which are good for airline tickets, vacation packages, and other goods and services.

### Visa Platinum Card

The Platinum card, not only do you get all the benefits that come with the Gold Card, but you also have the benefit of a 9% fixed interest rate.

Look, you get all of these great benefits with your Visa Program, plus a picture of our Pier is on each card and **NO Annual Fee!** What better way to show pride in your Credit Union. Contact the Credit Union to apply today.

## STILL WRITING CHECKS? CONSIDERED THE BENEFITS OF PAYING BILLS ONLINE.

If paying bills online is convenient, fast, saves money, and allows greater control, why do so many of us still write checks the old-fashioned way?

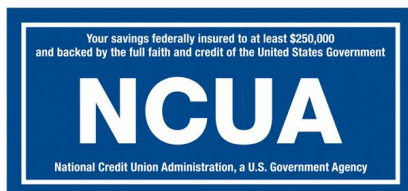
Given all the benefits of online bill-pay, it's a mystery why more people don't take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the Internet.

Believe it or not, paying bills online actually may protect you from identity theft. The most common theft of our personal information is not from the Internet--it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, bill-pay sites use encryption technology to scramble your data during transmission.

Once you take the plunge, you won't regret it. You have two main choices: (1) pay most creditors at their own websites; or (2) use a single website that allows you to pay all creditors. The second option makes it easier to track your spending and it's simple compared with book marking and remembering several user names and passwords for all creditors.

If you want to go paperless, we can help you streamline the process. For more information, talk to us at the Credit Union today.

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## SIGN UP FOR E-STATEMENT & RECEIVE A THANK YOU GIFT.

Ever notice that the mail seems to take longer than ever to be delivered by the post office. Do you ever get worried that your account statement might have been delivered to the wrong address?

If you sign up for E-Statements through the Credit Union's Net-Branch Online Banking system, you will be able to view your statements almost immediately after the new month begins and print a hard copy in the privacy of your own home or office. Also, you are able to access up to 3 years of past statements at the click of your mouse.

Not signed up for Online Banking and want to receive E-Statements? Come by the office to enroll and received a special Credit Union re-usable shopping bag.

## BILL PAY USERS REMEMBER TO CONFIRM ACCOUNT NUMBERS

If you use electronic payment services, i.e. Bill Pay, through any financial institution, please confirm your account numbers prior to submitting any payments.

Often when an account has been compromised the account number will have changed. Therefore you will need to make note of this change within your Bill Pay system. Otherwise the payment could be applied to the wrong account.

## VISA GIFT CARDS AVAILABLE

Have that one relative that you just don't know what to get them?

Is there a last minute gift you need to pick up?

You have to come by the Credit Union anyway to get money for their gift, why not pick up a Visa Gift Card instead. Available in any denomination, and accepted everywhere. It's the perfect gift!

Call or stop by the Credit Union for more information.

## INTERNATIONAL WIRE TRANSFERS

Effective October 1, 2014, the credit union will no longer process International Wire Transfers, due to increases fees and security regulations. We apologize for any inconvenience this may cause. If you have any questions, please contact the office.

## GIVE THE GIFT OF MEMBERSHIP

When you give a family member the gift of Credit Union membership, you're giving them access to the same long list of products and services you already enjoy. Low-interest VISA credit cards are just the beginning. We also offer high-yield investment accounts, low rate loans and a variety of services that make handling your affairs more convenient. And don't forget membership in the credit union can last a lifetime.

## CREDIT UNION CLOSURE DATES

November 21-22, 2013—Thanksgiving

December 25, 2013—Christmas

January 1, 2014—New Year's Day

\*\* Please note office hours will be amended during the City's furlong days during the Christmas week. Please check our website or call the office for additional information regarding business hours and any additional closure dates.



