Quarterly Newsletter October 2016



On October 20, 2016, credit unions around the world will celebrate International Credit Union Day.

Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "The authentic difference," this year's ICU Day theme, zeroes in on what makes credit unions different from banks. fintech startups and other financial institutions—

our principles.

Credit unions all over the world have operated according to the same core principles since the 1850s, when a group of weary German workers, tired of being exploited by loan sharks, formed the world's first credit union by banding together to provide affordable credit to each other.

Join us on Thursday, October 20th, we will be serving refreshments and giving out door prizes!

Do you know your Credit Union benefits? We offer:

- Regular & Special Savings
- Checking accounts with debit cards & checks
- Loans for all needs
- Counseling & Budgeting
- Online Banking & Automated Teller for after hours
- Paper & Electronic statements
- CD'S, IRA's, & much more!

Bring your kids by on October 31st for a SWEET treat! HAVE A SAFE 🧀 HALLOWEEN!

Attention! You may view our privacy policy on our website or by contacting us!

Christmas Loan Special



Call or come by the CU between

Nov. 1-Dec. 31, 2016! \$1,200 for 12 Months

at 10.00% *

Payments as low as \$105.49 month.



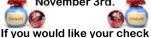
The Credit Union will be closed on:



- Thanksgiving Holidays: Nov. 24-26, 2015
- Christmas Holidays: Dec. 24 - 26, 2016
- New Year Holidays: Dec. 31, 2016-Jan. 2, 2017

Christmas Club

Checks will be available on November 3rd



deposited please call and let us know as soon as possible.

If your check is not picked up by November 11th, it will be mailed to you!

Start your 2017 Christmas Club on November 7th!



We are updating our website!

Think saving is TOO HARD? We make it EASY!

Saving as little as \$10 per week adds up to \$520 a year! Can't remember to save? No problem!



We can set it up to transfer automatically from your account each week, biweekly, or monthly from your direct deposit!

Call or stop by the credit union today to make a change you won't regret!

When it's time to purchase a vehicle, whether it's pre-owned or new, we are the place to help you get there.

We have auto loans with low rates, up to 100% N.A.D.A. value financing for up to 72 months**!

Remember: Always compare the Credit Union's rates to the advertised 0% interest rates when financing. You aren't getting a 0% interest rate if you haven't received all of the available rebates!





Do you have too many payments to keep up with? Does your current vehicle need a little love and maintenance? Do you need to get some things fixed around the house?

We have signature (personal) loans up to 36 months with rates as low as 7.00%*.

Gift Cards for All Occasions!

\$3.00 each. Your choice of adding any amount between \$10 to \$500.

