

2018 Fall Newsletter

We've Got A+ Rates for Back to School Loans



It's back to school time. Homework for your kids. Bills for school supplies, clothes, activity fees and more for you. According to the statistics portal statista.com, in 2018 the planned back-to-school expenditure among U.S. consumers is expected to be \$787.00. If you're faced with a similar hit to your pocketbook, look to the credit union for a Back to School Loan. Our rates are A+ and will help you manage your expenses. Here are some additional tips for keeping your back to school budget in balance: *Many retailers offer loss-leader prices on school supplies. Check online for their advertising flyers and plan your purchases accordingly. Look for discounts at sites such as retailmenot.com. *Scout garage and yard sales, thrift and consignment stores offering gently used children's clothing. Often, kids have growth spurts, leaving behind hardly worn clothes in good condition. *Use cash from your credit union loan to pay for your purchases, helping you avoid impulse purchases made with a credit card

Your CU is as Close as Your Phone with Our Mobile App



If taking care of your financial business is not on your Fun Checklist, you'll want to download the credit union's Mobile App. It will put the credit union as close as your

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mobile device - whether you're at the beach or a baseball game. Need to deposit a check? Use the remote deposit capture feature. Want to transfer money between your accounts? Done with a few swipes. Need to view account balances and details for your savings, checking, certificates, loans or credit cards? It's all there 24/7. Just make sure your mobile device is up-to-date and you're using the latest version of the operating system. This not only helps improve functionality, but also helps ensure safety, as security fixes are usually addressed in updated versions of software. For more information on how our Mobile App can simplify your life, visit our website.

Rebuilding Your Credit? Apply for a Secured Credit Card



If you have ever experienced a rough patch in your life, you are not alone. Bad things do happen to good people. So, if a car accident, medical emergency, job loss or other setback affected your finances and caused your credit score to plummet, here's help. Apply for a Secured Credit Card from the credit union. You'll make a deposit that will serve as collateral. Unlike a prepaid card, as you use your Secured Credit Card and make regular payments, you'll be on the way to rebuilding your credit.

A Secured Credit Card is also a great way to teach your teenagers the responsible use of credit while at the same time protecting them from the risk of carrying significant amounts of cash. Contact the credit union today for an application.

No Time to Stop In? Apply for a Loan Online



If you with little time to stop in the credit union to apply for a loan, *not a problem*. Simply scroll on over to the credit union's website and apply for a loan online. With just a few keystrokes and clicks, you can fill out a loan application 24/7. It's as simple as that. So, whether you need funds for new wheels, that long-awaited vacation, or a home project, go online and apply today. Time slips away fast. Make the most of it with a loan from your credit union.

Thank You Vets!

We'd Like To Say Thank You



November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So, make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.

How a Holiday Loan Can Make Your Season Bright



Ready or not, the holidays are just around the corner. Whether you prefer to take in the sights and sounds of the season by shopping local or enjoy the convenience of online browsing, a low-interest holiday loan from the credit union can make your season brighter. That's because with a holiday loan, you won't be tempted to overspend using your credit cards. By setting up a spending plan and then borrowing just the right amount, you will be able to stick to your holiday budget. Look at your expenses from 2017 to help you plan. Do you want to spend more, less or about the same? Factor in travel expenses, entertaining, gifts, decorations, and so on.

Whenever you can, buy with cash. Money experts advise that when you use cash, instead of credit, you spend less. If you shop online, consult your plan prior to clicking through to your shopping cart.

Check our website for details, then call, click or stop in for your Holiday Loan.

