



2017 Newsletter

Back To School Tips!

- Keep a family calendar
- Set goals other than good grades
- Establish a set "Family Time"
- Set an official "Homework Area"
- Encourage kids to plan outfits night before



Hours of Operation

Mon., Tues, Wed and Fri.
8:00am to 3:30pm
Thursdays
7:00am to 5:00pm

Loan APR Rates * (as low as)

Model YR 2016 and Newer
3.00% * up to 72 mos.
2012 to 2015 Model YR
3.50% * up to 60 mos.

2011 and Older Model YRS
5.99% * up to 60 mos.

- *Motorcycle loans use the above rates*

Personal (Unsecured) Loans

\$500 to \$8,000**
8.99% * up to 60 mos.

Credit Cards (VISA)

\$1000 to \$5,000**
10.9% *

Shares Secured Loans

3.00%

CD Rates

Min. \$1,000 - 1 YR
.50% APY

Dividends (paid quarterly)

Accounts over \$25
.035% APY

You will be noticing at the top of your statements their will be a return address to Antonio Walters. It is to verify the addresses for each member that we currently have on the system. If you have questions contact the credit union.

Don't forget if you have a Christmas Club account, it will be released into your savings account at the end of September to accommodate your Christmas Shopping.

If you do not have a Christmas Club account, please contact our office to set one up to prepare for next year!

To All Debit Card Holders Effective May 11th 2017

Regarding International Transactions

Over the past several years we have experienced an abundance of counterfeit debit card fraud. We have decided to **block ALL foreign transactions when using your debit card**. We are sorry for any inconvenience this block may cause. If you have any questions please contact the credit union.

Comic Corner

You're in a rush?
We've got 15 more stops to go!



#Back to school traffic problems.



* - APR = Annual Percentage Rate. Actual Loan rate is determined by the borrower's credit history & debt ratio. Rates will not exceed 18%. Rates are subject to change.

** - Maximum loan amount is determined by the borrower's credit history. Loyalty program qualifications = .50% off above rates for having an active checking account with debit card & .50% for having a Visa credit card.