

October 1 2014



Loyalty Pays in 2014

Your Board of Directors has again voted to award its members an interest rebate for the year 2014. What this means is that we will have a profit for the year, and **YOU, the owners**, will receive a share in the profits. The Board will “refund” to you a percentage of the interest that you paid during the year. **So.....Check your statement on the 31st of December to see the amount of interest that we simply gave back to you!** Besides being a wonderful way to begin a new year, the board wanted to let the members know that we truly appreciate the business. **Thank you!**

Current Loan Rates

- New Car Rates as low as 1.59%
- Used Car Rates as low as 1.99%
- Share-Secured Rates as low as 1.90%
- Home Equity Rates as loan as 3.99%
- Student Loans available / SALLIE MAE SMART OPTION
- Christmas Loans available now through 12/31/14

We've Been Working Hard.....Trying to Serve our Membership

Last quarter we announced our newest program, the SALLIE MAE SMART OPTION STUDENT LOAN PROGRAM. **The Smart Option Student Loan features choices and flexibility.** Fixed and variable rates are available. No origination fees and no prepayment penalty. Look at the new webpage on our sit “COLLEGE BOUND” for all the details.

2015 Scholarship Applications —will be available sometime in December on the “COLLEGE BOUND” tab of our website. Paper applications will be available in the office.

New for the Christmas Season! We will have VISA prepaid gift cards for those on your list who are difficult to buy for. These cards are beautiful and have all the security elements in place. Travel cards that can be used both stateside and overseas will be available early in 2015.

All the discounts of America’s Credit Union are available to you! Invest In America is a program that was established in 2008 to support credit unions and their members. Sprint/GM/Turbotax/ADT Security/Auto Club,are some of the major players, but there is a complete list available. Visit www.lovemycrreditunion.org for additional information.

Our members now have access to AFLAC. A variety of products are available that pay you when you cannot work.



HELP AVAILABLE FOR YOUR BUDGETS



We're on the web

www.cintiecu.org



*Get Your Tax Refund Back Faster
by Choosing Direct Deposit*

If you would like to receive your tax refund as quickly as possible, simply have your refund direct deposited into your account at the Credit Union. Follow the directions on your tax return. All you need is your account number. Our routing number is 042286905.

You work hard for your money. This way you get to keep your entire refund, rather than pay the high cost of a refund anticipation loan. These loans have a high price. You can lose as much as 40% of your tax refund because of fees and interest.



Even if you've been working a while, you may find that you're living paycheck to paycheck without enough left over to meet your goals. That's why you need a strategy for how you'll spend and how you'll save—in other words...you need a budget! Don't think of it as a straightjacket, think of it as a way to prioritize. ***To help, we have assembled a new page on our website just for budgets.*** There are many printable worksheets for you to choose from. We have also completed a path for our members to include their Credit Union account on MINT.COM. All the information for MINT is on our budget page as well. Good luck!

CUNA Mutual Announces Decision to Discontinue Loan Protection Coverage

For many years, your Credit Union has provided to our membership Loan Protection insurance up to \$10,000 per account. This product was not paid for by our members, but was an expense of the Credit Union. We have been advised by CUNA Mutual insurance company that they are no longer offering this insurance product after 2014.

Please read the notice we received and let us know if you have any questions.

Notice of Loan Protection Insurance Termination

"Per the terms of the group policy issued to your credit union, your Loan Protection insurance will expire on December 31, 2014. This insurance has been provided at no direct cost to you for eligible loans. This coverage will cease on December 31, 2014. All eligible claims incurred on or before the date your coverage ends will be honored. That means, if you should pass away before December 31, 2014 your beneficiaries should submit a claim with your credit union immediately. Please contact CUNA Insurance at 855-728-5205 with any questions"

Less Worry And More Merry With A CU Holiday Loan

The holidays are upon us...in addition to bright lights, family gatherings, and yuletide cheer, comes the financial stress of the season. While we should be focusing on making holiday memories, many of us get caught up in the financial frenzy of the season.

Are you trying to check off that never-ending gift list, or budget for travel expenses, holiday entertaining, and end-of-year bills? Would some extra cash at holiday time help ease the worry and bring on the merry? If you answered "yes" to these questions then a Credit Union Holiday Loan may be your solution!

Apply today to ensure a stress-free holiday season! Visit our Website, call, or stop by any location.