



## Cool Off This Summer with Low Rates Auto Loans

It's summertime at your credit union...that means hot temperatures outside and super cool deals on Vehicle Loan rates, inside! We know that buying and owning a vehicle is no small financial feat. We also realize that most buyers are not shopping exclusively with cash but are looking for an affordable financing option for their next ride, and this is where we can help.

***As your credit union, we will not only pass along better rates and lower fees to make for a low-cost auto loan, but we'll guide you in the right direction to help you choose the best vehicle for your lifestyle and budget.***

Once you've shopped around, done some research, and have a basic idea of what you're looking for as well as how much you'd like to spend, visit us! Don't settle for

the banks and dealerships whose rates are rivaling the scorching summer temps - stay calm and collected with a super-cool, low-rate credit union auto deal. The Credit Union has rates that start as low as 1.59%. Last year the Board of Directors passed along to our members a 4.5% interest loan rebate as well!!

Special Pricing is available on GM products through "LOVE MY CREDIT UNION". Download their easy to use phone app - [www.lovemycreditunion.org](http://www.lovemycreditunion.org).

Special pricing is also available at the **Kerry Automotive Group**. Your contact is Joel Chandler at 513-633-5242 or email [creditunionprice@gmail.com](mailto:creditunionprice@gmail.com)



Credit Union Discounts on everything from cars to cell phone plans! Get all the details: [www.lovemycreditunion.org](http://www.lovemycreditunion.org)



## Protect Yourself During Summer Travels

Summer, it's a time to take that long deserved vacation after months of cold and snowy weather. It's also a time for identity thieves to take advantage of vacationers.

***Your credit union wants you to enjoy your travels and keep your identity protected by sharing some tips:***

- ♦ ***Keep your travel plans and photos off social media until you return home.*** Also, turn off all location tracking to your smart phones. When you share information about leaving for a trip away from home, you're giving ID thieves an open invitation.
- ♦ ***Place a hold*** on your mail or have a neighbor pick up your mail and packages.
- ♦ ***Be careful using wireless*** Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks

are not secure and if your information is unencrypted during transmission, it can be intercepted.

- ♦ ***Limit the amount of credit cards*** you bring on your trip and instead of using debit, use credit when making a purchase. This detours prying eyes from getting your PIN number.
- ♦ ***Keep all your receipts*** and travel information until you get home, then shred what is not needed.
- ♦ When you return home, ***monitor your financial statements*** to make sure no fraudulent activity has occurred.

***Bon voyage! Enjoy your summer travels!***



## *6 Things You Might Not Know About the Declaration of Independence*



### **1. The Declaration of Independence wasn't signed on July 4, 1776.**

On July 1, 1776, the Second Continental Congress met in Philadelphia, and on the following day 12 of the 13 colonies voted in favor of Richard Henry Lee's motion for independence. On July 4, Congress officially adopted the Declaration of Independence, and as a result the date is celebrated as Independence Day. Nearly a month would go by, however, before the actual signing of the document took place.

### **2. More than one copy exists.**

After the adoption of the Declaration of Independence, reproduction of the approved text was completed at the shop of Philadelphia printer John Dunlap. These rare documents, known as "Dunlap broadsides," predate the engrossed version signed by the delegates. Of the hundreds thought to have been printed on the night of July 4, only 26 copies survive. Most are held in museum and library collections, but three are privately owned.

### **3. When news of the Declaration of Independence reached New York City, it started a riot.**

By July 9, 1776, a copy of the Declaration of Independence had reached New York City. With hundreds of British naval ships occupying New York Harbor, revolutionary spirit and military tensions were running high. George Washington, commander of the Continental forces in New York, read the document aloud in front of City Hall. A raucous crowd cheered the inspiring words, and later that day tore down a nearby statue of George III. The statue was subsequently melted down and shaped into more than 42,000 musket balls for the fledgling American army.

### **4. Eight of the 56 signers of the Declaration of Independence were born in Britain.**

While the majority of the members of the Second Continental Congress were native-born Americans, eight of the men voting for independence from Britain were born there. Gwinnett Button and Robert Morris were born in England, Francis Lewis was born in Wales, James Wilson and John Witherspoon were born in Scotland, George Taylor and Matthew Thornton were born in Ireland and James Smith hailed from Northern Ireland.

### **5. Two additional copies have been found in the last 25 years.**

In 1989, a Philadelphia man found an original Dunlap Broadside hidden in the back of a picture frame he bought at a flea market for \$4. One of the few surviving copies from the official first printing of the Declaration, it was in excellent condition and sold for \$8.1 million in 2000. A 26th known Dunlap broadside emerged at the British National Archives in 2009, hidden for centuries in a box of papers captured from American colonists during the Revolutionary War. One of three Dunlap broadsides at the National Archives, the copy remains there to this day.

### **6. There is something written on the back of the Declaration of Independence.**

In the movie "National Treasure," Nicholas Cage's character claims that the back of the Declaration contains a treasure map with encrypted instructions from the founding fathers, written in invisible ink. Unfortunately, this is not the case. There is, however, a simpler message, written upside-down across the bottom of the signed document: "Original Declaration of Independence dated 4th July 1776." No one knows who exactly wrote this or when, but during the Revolutionary War years the parchment was frequently rolled up for transport. It's thought that the text was added as a label.

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## *Stop Unwanted Calls*

**The National Do Not Call Registry**, ran by the federal government, allows you to restrict telemarketing calls permanently by registering your phone number(s). You can register at <https://www.donotcall.gov> or by calling 1-888-382-1222. Most telemarketers should not call your number once it has been on the registry for 31 days. Both your home and mobile phone numbers can be registered for free. If you still receive calls, you can file a complaint at <https://www.donotcall.gov>.

