

## International Credit Union Day

On Oct. 20, 2016, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institution. Credit unions exist to serve their members, providing a safe place to save money and access affordable loans.

In honor of International Credit Union Day, we are offering discounted loan rates on Secured and unsecured loans!

We will have snacks available for our members on Thursday, October 20th, and will be giving away four \$25 dining cards so stop by or call to register. In addition the U.P. Chapter will be giving away a grand prize of \$500, so please register to win!

### CREDIT UNION WEEK DRAWING

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

*By submitting this entry form, you are giving permission to publish your name or likeness in a future issue of Membership Connection..*

### Holiday Schedule

We will be closed on the following days:

Monday, October 10th After 12:30 P.M.  
for staff training

Thursday, November 24th

Monday, December 26th for Christmas

Monday, January 2nd for New Years

*For your convenience use our ATM, Night depository, Home banking, Audio teller and bill pay service. Sign up for FREE E-Statements.*

*Thank you & enjoy the holidays!*



## NOMINATING COMMITTEE

The nominating committee is seeking volunteers to run for the position of Board of Director for the 2017 term. It is the duty of the nominating committee to nominate at least one member for each vacancy. This is done in accordance to our Federal Credit Union bylaws.

If you are interested in being a nominee please submit a brief statement of qualifications and biography to the nominating committee. Election will be held during the annual meeting.

In accordance with our federal credit union bylaws, an election will not be conducted when there is only one nominee for each position to be filled.

If you are interested, please contact Megan.

## Simplify Your Life

We want you to be able to take us wherever you go! We make mobile banking easy with our (mobile app/online banking. You can check your account balance, transfer funds, and more – right from your smartphone!

Don't have a smartphone yet or are looking to upgrade? Sign up for the Sprint Credit Union Member Discount and you'll get a 10% discount on select regularly priced Sprint monthly data service.

Credit Union Name Here's mobile banking and the latest smartphone at a great price from Sprint – two ways we can simplify your life!

Visit [www.myfcu.net](http://www.myfcu.net) to see our mobile banking options and begin simplifying your life today. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to find out how you can get the Sprint Credit Union Member Discount.



**lovemycreditunion.org**

# Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

**Members Save 10% or Business Members Save 15%\***

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint National handset offers and promotions.

Restrictions apply. \*May be req. up to new 2-yr agmt/activation per line.


**Be sure to mention this code for your discount**

- Members: NACUC\_ZZM
- Business Members: NACUC\_ZDS\_ZZM

Credit union membership validation is required.

**Learn more**

- Call: 877.SAVE.4.CU
- Visit: [SprintStoreLocator.com](http://SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

 LOVE MY CREDIT UNION REWARDS 

Activ. Fee: Up to \$36/line. Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. SDP Discount: Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. CL Discount: Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Business Share Plan, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Other Terms: Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com or lovemycreditunion.org/Sprint for details. ©2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 04/2016 136754

## Beat the Dealer

Car dealers are highly motivated to push their financing, because by going through their lenders they get paid anywhere between 1-3% of the contract amount. But did you know that your Credit Union has a Beat Rate Program? We offer you significant savings by beating the dealer's best rate.

- You avoid paying daily interest to a third-party lender while waiting for the refinance process Here's an example of the savings you can expect:
- Dealer Financing: • \$25,000 loan for 72 months with a rate of 3% • Total interest paid over the life of the loan: \$2,348.62 • Monthly payment amount: \$379.84
- Credit Union Financing: • \$25,000 loan for 72 months with a rate as low as 2.49% • Total interest paid over the life of the loan: \$1,979.39 • Monthly payment amount: \$374.17 6 Total Savings: \$369.23

Shop smarter, call Kali for Pre-approval today!