

A MESSAGE FROM THE TREASURER/MANAGER

It is hard to believe that 2018 is already half over! Summer has a lot to offer us. Warmth, beauty, and usually a little time to play, if you haven't played much this year, today could be the day to take some time and just have fun!

The credit union just had its state examination from the Department of Financial Institutions (DFI) and we have improved since our last exam in 2016. As expected we still have some things we need to tweak to make sure we are meeting with all regulations and standard practices. We did improve enough that new opportunities may be ahead of us to allow for new growth. Along with new growth will come some new challenges but, you have elected some outstanding board of directors and Supervisory Committee members to provide good guidance for the days ahead.

It is hard to believe that "Back to School" shopping season will be here before we know it. You may even need to find a car for your teenager to get back and forth for school and extracurricular activities. Our next loan specials below may be able to help you with purchases. Have a great rest of your summer.

Rex Bulgrien
Treasurer/Manager



JULY AND AUGUST LOAN SPECIALS

Drive and Save is our current new and used vehicle special which will give you up to 0.50% savings on our competitive new and used vehicle rates making them "as low as" 1.99% APR*. Just choose any two of the following to qualify:

- .25% off regular rates for Direct Payment
- .25% off regular rates for having or applying for our debit card
- .25% off regular rates for providing us an active email address.

We are also offering a "Back to School" loan. We know that school has just recessed for the summer, but before you know it back to school shopping will need to start. Are you a little short on cash for school supplies? Why not get a "Back to School" loan with us instead of using that expensive credit card? We can place the new loan into your checking/draft account and you can use your debit card as a credit card to make your purchases easy!

* APR = Annual Percentage Rate. Some Restrictions Apply.

GET OUT AND HAVE SOME FUN WITH OUR DISCOUNTED CEDAR POINT TICKETS

We have arranged for you to purchase discounted Cedar Point Tickets through our website. On the main page of our website click on the Cedar Point header and it will take you to a page with instructions. Put in the Username and Password listed below to select and purchase tickets. This secure website is operated by Cedar Point.

Username: **SOUTHBENDPOCU**

Password: **sbpocu**

We were also contacted about discount lodging at Camp Sandusky. Look below the Cedar Point Tickets for a link for their offer. We hope that many of you will be able to take full advantage of these savings and just go out with the family and enjoy the day!

Do you have a small project but a little short on cash?

We may be able to help fund that project. There are a couple of options. You may be able to borrow against a vehicle if you have available equity in the car. You do not necessarily need to have your car to be paid off to use it either. It depends on the value of the car minus the remaining balance on any loan you have on it. A little more expensive option would be to get a personal loan with us. You would have to qualify for the loan, but this might help you get the project underway quicker. Contact us to review your options.

The Credit Union will be closed on the following days:



Labor Day	Monday, September 3
Columbus Day	Monday October 8

Love is to the heart what the summer is to the farmer's year.
It brings to harvest all the loveliest flowers of the soul.

– Billy Graham