

A MESSAGE FROM THE TREASURER/MANAGER

Our country has been hit hard with hurricanes, wild fires, and flooding. The big tragedy is the loss of life because of these events. For the next few years, people will also have to deal with the loss of their items that have cherished memories, their homes and their cars. Many people from our area have gone to these areas to help them rebuild their lives, literally from the ground up. If you or one of your family members is one of these people, we want to extend to you our gratitude. Not everyone is able to go and help, but the fact that you took the time and energy to help people in another area that you may not even know is a great thing.

I have been told that in the past when there has been major flooding events that the repaired vehicles are sometimes shipped to our area. If you are purchasing a vehicle from a dealership it would be prudent for you to request either a CarFax or an AutoCheck report. If you are buying from a private person or a dealership that doesn't include the background check, we can save you a little money on the CarFax Report by going through us. It will be important for you to get the Vehicle Identification Number (VIN) to get accurate information on that specific vehicle.

Rex Bulgrien
Treasurer/Manager



FALL LOAN SPECIAL

Now through October 31, 2017

- 0.50% **RATE REDUCTION** on all new loans*
- **Plus** you can get an additional 0.25% off if you autopay on your new loan!

Have a higher interest rate loan somewhere else? This would be a great time to refinance your loan and save money with a lower interest rate!

*Some Restrictions Apply.

2017 HOLIDAY SKIP-A-PAY

The board has approved offering to our membership the Skip-A-Pay program again for the months of November and December. You can apply to Skip-A-Pay* on your loan(s) with us one time during the months of November or December. For only \$15 per loan you can skip your regular payment(s) and free up some money for bills, vacation, or presents just in time for the Holidays!

*some restrictions apply, ask us for complete details.

A NEW WAY TO MAKE PAYMENTS ON YOUR LOANS!

We are now set up to accept VISA or MasterCard (credit or debit) to make your credit union loan payments. You can access a secure portal on our website, swipe your card at our credit union or you can call us and we will enter the transaction for you. This service will be great for those of you that like to use your credit card to make payments and earn points on your card! There will be a \$10 convenience fee per transaction for this service.

DID YOU KNOW....

- ✚ The credit union has a new mobile app for your convenience?
- ✚ This app will work on your phone and iPads.
- ✚ It is available in the Apple iTunes Store and the Google Play Store
- ✚ Search for ptApp or Perfect Teller
- ✚ The CU ID is 5670856708



The Credit Union will be closed on the following days:

Veterans Day (Observed)	Friday, November 10, 2017
Thanksgiving Day	Thursday, November 23, 2017
Christmas Day	Monday, December 25, 2017
New Year's Day	Monday, January 1, 2018

I don't believe you have to be better than everybody else. I believe you have to be better than you ever thought you could be.

Ken Venturi