

A MESSAGE FROM THE TREASURER/MANAGER

Autumn is upon us, marking the transition from summer to winter, bringing with it crisp air, colorful leaves, football, pumpkins and the time change. This would be a great time to take advantage of our fall loan special, buy a new car and go on an adventure and enjoy the beautiful scenery. We offer competitive rates in addition to automatic payment options for even more savings.

Are your college students off to school? We offer an application on our web site called Perfect Teller. With this application you can check your balances daily, transfer money between accounts, transfer money to other member accounts and transfer money from your share account to make your loan payment. There is no fee for this service. We have illustrated brochures that will walk you through the process, so next time you come in pick one up or give us a call and we will be happy to mail one to you.

Rex Bulgrien
Treasurer/Manager



FALL LOAN SALE

Now through October 31, 2018

- 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!

Apply Today!

*Excludes Shared Secured Loans



Skip-A-Pay!

November 1 - December 31, 2018

You can apply to Skip-A-Pay* on your loan(s) with us one time during the months of November or December. For only \$20 per loan you can skip your regular payment(s) and free up some money for bills or to have some holiday fun!

Don't Delay - Apply Today!

*some restrictions apply, contact us for more information



Long Awaited Dividend Increase

The Board is happy to announce the first dividend increase in years. The Credit Union is having a good year and would like to share that with our Members. The Board approved an increase on all saving's accounts from 0.05% to 0.10% APY*.

*Annual Percentage Yield


DID YOU KNOW....

The South Bend Post Office Credit Union offers other accounts for your financial needs to help allocate your funds.

- **Special Savings Account** – Save for unknown expenses
- **Christmas Account** – Start planning now for 2019 Christmas
- **Vacation Club Account** – Save for vacation without the stress of using credit
- **Kids Club Account** – Never too soon to start saving for college
- **Funds Manager Account** – Another place for retirement funds



The Credit Union will be closed on the following days:

	Veterans Day(Observed)	Monday, November 12, 2018
	Thanksgiving Day	Thursday, November 22, 2018
	Christmas Day	Tuesday, December 25, 2018
	New Year's Day	Tuesday, January 1, 2019

LIFE STARTS ALL OVER AGAIN WHEN IT GETS CRISP IN THE FALL.

-F SCOTT FITZGERALD