



### **The After Christmas Cleanup**

The tree is down, the trash is hauled away, but the Christmas bills are rolling in. Clean them up too with a **READY CASH** loan from the credit union. It's a line of credit with a generous limit and incredible 9% fixed APR. Payments are only \$20 per \$1000 borrowed. You can write your own loan by writing a Ready Cash check, or move money from the Ready Cash loan to your checking at your convenience. **GET YOURS TODAY!!!!**

### **1<sup>st</sup> quarter Holiday Hours.**

Please make a note of the following Holidays we will be closed this quarter:

- Monday, January 16 - Martin Luther King Jr. Birthday
- Monday, February 20 – President's Day

**Save the Date!**



Our 57th annual meeting will be held Friday, February 10<sup>th</sup> at 6:30 pm at the East Bay Café– 1800 South Novell Place, Provo, UT (across the street from the BOR Building). Elections for the Board of Directors will be held along with a short informative business meeting, dinner, and a prize drawing! Tickets will be \$8.50 per person for adults and \$6.00 for kids 3-12. Kids under 3 are free.

Contact the credit union at (801)374-1170 or email at [cupfcu@gmail.com](mailto:cupfcu@gmail.com) to reserve your place!



### **Board of Directors Seek Candidates**

The Election Committee would like to extend an invitation to qualified applicants to run for a position on the Board of Directors. It's a great opportunity to get involved in your credit union and training is provided. You must be a credit union member in good standing and be willing to volunteer your time and talents on behalf of the credit union and its members.

If you are interested, and would like to have your name on the ballot this year, contact us and we'll put you in touch with the Election Committee.



### **Getting your CUPFCU statement electronically is:**

- FAST:** View your statement the instant it's online – no waiting for the mail!
- CONVENIENT:** Download and save your statements to your computer so you'll always know where they are!
- ACCESSIBLE:** Check current and retrieve past statements any time, 24x7.

**SAFE:** No more lost or misplaced statements, theft from your mailbox, or risk the statement falling into the wrong hands.

**GREEN:** No more paper to file or clutter your life! You will receive an email each month informing you that your statement is ready to be picked up and all you need to do is to access your online account with the

credit union and either download, print or save and archive the statement as you choose!

It's easy to enroll! Simply access your credit union Home Banking account, and choose the E Statement link on the left menu bar. Follow the instructions and you are good to go! Or call us or come in and we'll help you get it going!

## Membership is Everything!

You show us every day that you love to do business with us. We work hard to earn that trust and loyalty and your support is what keeps us thriving!

Because our credit union is exclusive, we can only offer membership to certain people. Employees of the Bureau of Reclamation, Strawberry Water Users Assn, S. Utah Valley Electrical Service District, Central Utah Water Cons. District, Uintah Water Cons. District, and other agencies housed in the Bureau of Reclamation Building are eligible to join. But in addition to these agencies, we also offer membership to FAMILY MEMBERS of those individuals. So if you are a member, your entire family can join too!

To build our ranks, we are offering an incentive for new members until March 31. Anyone who refers a new member to us **and if they join**, both of you will be entered into a drawing for a

**\$50 Amazon<sup>®</sup> Gift Card.**



So get on those coworkers, family members, and friends who are eligible and watch us grow and serve!

## All you may need is a PAL...

Life happens, and sometimes the timing isn't the best. In response to life's curveballs, the credit union has a loan that is designed for emergencies.

Do not go to a payday lender or check cashing business if you need quick cash in an emergency. Their triple

digit interest will create a hole that will be expensive and take a long time to dig out of. Come to us. We have an alternative to pay day lenders loans. It's called a **PAL loan**. No credit check is required, you just need to have a paying job. Contact us for details and let us help you. We also offer financial counselling and budgeting ideas. We are here for you!

## RATES SNAPSHOT

New/Used Vehicles	As low as 1.99% APR Terms up to 8 years*
New/Used RVs	As low as 4.25% APR Terms up to 12 years*
Certificates of Deposit	
6 months	.35% APY
12 months	.702% APY
24 months	1.004% APY
36 months	1.407% APY
60 months	2.269% APY
	Minimum deposit \$500.00

\*Some restrictions apply. Call for details

