



This is an exciting time at the credit union! It's fall, Ann has officially retired and is enjoying the good life and the Holidays are on the doorstep once again. I'm settling in and picking up where Ann left off. I have great support from

the Board, Trudy and Lin and especially our members. You have all been terrific and I'm very excited about the future of this great credit union as I get to know each of you!

We are always looking at ways to enhance our services to meet your needs and we would love to hear from you. What do you expect from us? How can we improve? We will be designing a survey that will be available on our web site soon. I'd like to encourage you to complete it and let us know how we're doing and what we can do better.

Refer your co-workers and family to the credit union! We are a financial treasure and we welcome everyone who is tired of being treated like a number to find financial success here. We offer most of the services the big guys do, but with personalized service and a caring atmosphere they wish they had! Kids, Teen, Young Adults, Adults and Seniors...we have excellent value services for every part of your life! We're in this together!

Warmly,  
Annette Andersen, Manager



Thursday, October 15, 2015  
INTERNATIONAL CREDIT UNION DAY

Be sure to mark October 15, 2015 on your calendars and plan to join us as we celebrate International Credit Union Day! On the agenda...

- Food! What's a celebration without food?
- Socialize with staff and fellow CU members
- Pick up free information about ID Theft protection, Credit Repair, 10 Ways to Avoid Fraud, and Keeping your Family Safe Online.
- Win an Amazon Gift Card! During the week of October 12-16, everyone who gets a new loan or opens a new membership or checking account will be entered into a drawing for an Amazon Gift Card.
- Anyone signing up for E Statements, Mobile Banking or Home Banking will also receive a **free gift!**
- See you on October 15!



**The REAL Story Behind Dealer Financing**

You've heard it before – **ZERO Down! ZERO Interest! ZERO Payments for 6 months!** There is even a dealership advertising a **NEGATIVE** interest rate! Seems too good to be true, doesn't it? Well, IT IS!!

Let's just take a look at this too-good-to-pass-up deal. Triple Zero ads are promoted heavily so you should know the facts – starting with the fact that these promotions can be some of the most deceptive and unfair to the consumer. By using word games, and by deliberately obscuring details, the promotions hurt unwary consumers in the wallet. READ THE VERY FINE PRINT and you will see these things:

1. Zero down payment doesn't mean **no money** - Every buyer still has to pay tax, license, registration and the other dealer fees, which can run over a thousand dollars.
2. Zero Payments for Six Months! Is the dealer or their financing company being kind and making your first six payments for you? Of course not! They are doing one of two things: either adding the six payments to the end of your contract, or, even worse, financing those first six payments.
3. Zero percent! In addition, you might have seen that zero percent is legal bait and switch. According to CNW Marketing Research, barely 9 out of 100 people drawn to a dealership because of zero percent financing actually get it. To make matters worse, the research company found that consumers don't negotiate on the actual price of the car when they go to dealerships for zero percent. They don't realize that the price of the car and the cost of financing are **TWO SEPARATE ISSUES**. Those consumers pay thousands more than they need to pay.

**Can you do better than Zero percent?**

If a rebate is offered as an alternative to 0%, the answer is often YES! To do so, you need to apply the rebate as a down payment on the vehicle. Go to the Dealership armed with this information. Tell them up front you want the **REBATE** instead of the special financing. Have them apply the rebate to the vehicle purchase, then, get your loan from US!!



**Holiday Hours**

Please make a note of the days the credit union will be closed during the upcoming holidays:

**Monday, October 12 – Columbus Day**

**Wednesday, November 11 – Veteran’s Day**

**Thursday, November 26 – Thanksgiving**

**Thursday, December 24 – Closed at 2 pm Christmas Eve**

**Friday, December 25 – Christmas Day**

**Thursday, December 31 – Closed at 2 pm New Year’s Eve**

**Friday, January 1 – New Year’s Day**

**Cash...the Perfect Gift!**



It’s not too early to begin thinking about gift giving this year. We have the ideal gift for anyone on your list. VISA Gift cards can be used for purchases anywhere VISA is

accepted. This is one gift they won’t want to return! Just come in or call and get your shopping done the easy way!

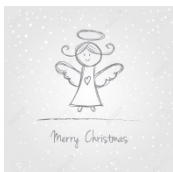
**Skip a Payment for the Holidays**

Need a little extra holiday cash? Skip a payment on your CUP FCU loans!

It’s easy to do – simply fill out, sign and return the Holiday Skip a Payment voucher enclosed in your statement, or call and we can email or fax the form to you.

November, December OR January payments are eligible to be skipped during this promotion. Remember, real estate loans, past due loans and loans that have already had a skip this year are not eligible for this special.

**2015 Angel Tree**



Once again this year, we are sponsoring an Angel Tree to help the needy in our area with gifts this Christmas. We will put up the tree the day after Thanksgiving and you can pick your Angel to adopt or simply donate cash to the project and we will purchase the

gifts for them. We can help you adopt an angel over the phone if you don’t live close to the office. We always appreciate your support of this project and thank you for your generosity!

If you have any questions, please call us at (801) 374-1170.

**SHOP SMART THIS YEAR**

Put away those high interest credit cards this holiday season!

We have the perfect loan for you. Borrow up to \$3000 for 12 months at incredible rates **as low as 6.50% APR**. Do you have an active checking account with us? **Take another ½% off!**



The average department store credit card is an insane **24.77% APR**. If you put \$1000 on one of these cards, and pay the minimum payment of \$40/mo (4%) it would take you 85 months to pay it off and you would pay \$825.00 in interest!

Borrow from us (at the best rate of 6.50% APR), and save \$795 in interest ALONE!

We can get your request approved the same day you apply and put the money right 1683 into your checking account. It’s just that easy!

Don’t pay for this year’s Holiday purchases 7 years from now! Get your Christmas loan today and pay it off before next Christmas! That’s just smart shopping!



We are nearly finished with the final touches on our newly redesigned website! We are pleased with the look and feel of it so far and hope you will like its functionality and ease of navigation. The anticipated launch date is October 15 and we encourage your feedback. Watch our website for the launch countdown and more information! We’d LOVE your feedback!!

**Reading Test:** Three lucky members who notice their account numbers hidden in this newsletter can receive a \$10 prize, placed in their account, just by contacting credit union staff!

