# CUP CONNECT

"BIG ENOUGH TO SERVE YOU - SMALL ENOUGH TO KNOW YOU"

CUP Federal Credit Union - 302 East 1860 South, Provo, UT 84605 www.cupcu.com



#### **End of Summer Deals are ON!**

Dealers are discounting their inventory for end of summer. With our incredible 4.50% FIXED APR, and up to 12 years to repay (conditions apply) you can make the deal of a lifetime on a new or used RV.

Trailers, boats, water and snow craft, motorcycles, Stock trailers, UTV/ATVs, motorhomes, small and large – we can finance it if you can name it!

Contact us at (801)374-1170 to get more information and apply today!



We Need Your Help to Save Trees!

There is a trend to go paperless in society today and we are behind it 100%! We print and mail statements every month on some members and every 3 months on all members. The cost to produce and mail statements is staggering. Paper statements are also the most unsecure way to deliver your private information.

We want everyone in the credit union to enroll in electronic statements. They are delivered in a

secure environment with authentication keys in place behind our home banking program. Your information is safe, secure, and NO PAPER TO FILE. The E statements are also "delivered" MUCH faster than snail mail, and they are archived so you can electronically retrieve any statement at any time.

Between now and December 31, all members enrolling for E Statements, will be entered into a drawing for a \$100.00 VISA Gift Card.



You can enroll in the Home Banking site, or call us and we'll help you get it set up.

### **HOLIDAY CLOSURES**

Monday, September 4 - LABOR DAY Friday, November 10 - VETERAN'S DAY Thusday, November 23 - THANKSGIVING Monday, December 25 - CHRISTMAS

NOTE: We will be Open on Columbus Day

## Home Values are WAYUP

Home values are like a wave, and right now we are at the crest! Your home is worth 9% more than last year and is expected to increase another 3.9% next year!

Now is the time to refinance your mortgage and cash out some equity to consolidate, do home improvements, schooling, etc. Rates are also at an all time low, so it's the perfect environment!

We offer long term mortgage loans AND Home Equity Credit Lines with easy application and low fees. Give us a call and let's talk it over!

# **READY CASH** – READY WHEN YOU ARE

One of our most successful loan programs, READY CASH, is catching on! This new unsecured credit line is so convenient to use, has low monthly payments and an incredible 9% APR interest rate.

Let us set you up. Use it whenever you need cash for any reason, no waiting, no applying – just access it by phone, home banking, or write a Ready Cash Check. Quick approval, generous credit limits, low payments. You can't lose!!

## Remember, Christmas is only 17 weeks away!

"I never use a credit card any more. Ready Cash is easy, and lower interest!"

## **CD RATES**

6 month	.50% APY
12 month	.902% APY
24 month	1.261% APY
36 month	1.513% APY
60 month	2.531% APY

"Most people work just hard enough not to get fired and get paid enough money not to quit"

George Carlin

"Someone stole all my credit cards, but I'm not reporting it. The thief spends less than my wife does"

Henny Youngman



"I have enough money to last me the rest of my life...unless I buy something." Jackie Mason

"Always live within your income - even if you have to borrow to do so."

Josh Billings



#### LOAN RATES

New/Used Auto - 3.5% APR New/Used RV - 4.5% APR Home Equity - 4.25% APR 12 Month CD 0.752% APY 60 Month CD - 2.531% APY