

CUP CONNECT

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

4th Quarter
December, 2018



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

DEBIT CARD TRANSACTIONS ARE "LIVE"

We have upgraded our VISA Debit card program by enhancing our transaction processing platform to be REAL TIME, or LIVE.

In other words, when you do a debit card transaction, make a deposit to your checking or an ATM withdrawal from checking, using your debit card, your balance is IMMEDIATELY updated. No more waiting for systems to upload your balance information.

We're thrilled to be able to add this enhancement to our checking accounts and hope you will like the improved access and service! Don't have a checking account at CUPFCU? Open one today!

5000 Branches to serve YOU!

That's not a misprint! CUP Federal Credit Union has partnered with the Nationwide CO-OP Shared Branching network to provide access to your credit union account at over 5000 locations NATIONWIDE.

Simply locate the nearest Shared Branch location by searching www.co-opcreditunions.org. Type in your zip code and a list of locations will be shown. Choose the one most convenient to you. Simply visit that location, tell the teller that you want to do a Shared Branching transaction on your

account at our credit union. They will require picture ID and your CUPFCU account number. You can make withdrawals, loan payments, deposits, cash checks, transfer funds and obtain balances. You will not be able to process or close loans.

This incredible service gives you more access to your CUPFCU account, even on Saturdays and expanded hours at certain locations!

If you would like additional information on this terrific new FREE service, call or email us at cupfcu@gmail.com and we will email or send out a detailed information brochure. Always, you can call and we can answer any questions you may have.

HOLIDAY CLOSURES

Monday, January 21 - Martin Luther King Birthday

Monday, February 18 - President's Day





Between October 1 and January 31, you can skip your loan payment at the credit union. Simply fill out and sign a skip request form and submit it to our office at least 15 days before your payment is due. Skip Request forms are available on our website under "Other Services/ Forms and Disclosures." Fax, scan and email, or mail your request form to us when completed and signed.

AFTER CHRISTMAS BILLS????

We get it, we all overspend at Christmas. And now it's time to assess the damage. We can help! A READY CASH credit line can clean up and consolidate those bills in one place at one low rate.

Payments are low at just 2% of the balance per month (most credit cards are 4-5%). We have generous credit lines and QUICK approval!

Lets get your READY CASH credit line working for YOU! Call us!

LOAN RATES

New/Used Auto - 4.10% APR
 New/Used RV - 5.50% APR
 Home Equity - 6.50% APR
 Long Term Mortgage: Call

CD RATES

| | |
|----------|------------|
| 6 month | 1.257% APY |
| 12 month | 2.171% APY |
| 24 month | 2.478% APY |
| 36 month | 2.734% APY |
| 60 month | 3.299% APY |

Mortgage Loans R US!

When it comes to helping you get a long or short term mortgage loan, we are here with the loan you need. We have partnered with Educators First Mortgage to provide you with virtually any type of mortgage loan you can imagine, with great rates and terms and low fees. Refinance, new purchase, first time home buyer - we can help you out! Call us at 801-374-1170 and we'll put you in touch with our mortgage loan expert, Chad Tuft.

Annual Meeting!

We hope you will plan to join us for our Annual Meeting on Tuesday, February 19, 2019 at 6:30 pm at the East Bay Golf Club in Provo.

There will be dinner, a prize drawing, and elections for the Board of Directors. Contact the Credit Union to make your reservation! Adults will be \$7.00 for adults and \$4.50 for kids 3-12. Kids under 3 are free! Please RSVP before February 12!!

There's always something for everyone at the Annual Meeting! We hope to see you there!

BOARD OF DIRECTORS ELECTION

If you are interested in running for a position on the board of directors, contact the credit union and we'll put you in touch with the Election Committee. It's a great way to volunteer and learn the ins and outs of your credit union. Deadline to run is January 19.



