



NEWSLETTER

JUNE 2010

DIVIDENDS DECLARED: The board of directors declared dividends payable on June 30, 2010. The share account rate is .50% APR and .50% APY.

HOLIDAYS: THE OFFICE WILL BE CLOSED:

Monday, July 5, Independence Day

Monday, Sept. 6, Labor Day

Monday, Oct. 11, Veteran's Day

HOME EQUITY LOAN RATES have been lowered. Please call Rosa for more information.

JUST A REMINDER:

We finance motorcycles, RV's, travel trailers, Fifth wheels, Jet Ski's, boats, and more!

CHECK OUT OUR LOW VEHICLE LOAN RATES:

Our car loan rates on new 2009 and 2010 vehicles start at 4.75% APR up to 60 months. Rates based on credit scores. Call us before you sign with the dealership! **We also give additional discounts for automatic payments, length of membership, length of employment, and debt to income ratios.** Discounts apply to signature, vehicle, and home equity loans. **Please ask if your loan qualifies for additional discounts**

UNSECURED LOAN SPECIAL: As low as 8% APR, additional discounts may apply. Use it for summer vacations, back to school supplies, appliances, furniture, small home repairs, etc.

Another reminder: We offer **fixed loan rates**. We do not offer variable loan rates. Your rate won't change during the life of the original loan agreement.

Please read the article on the back of this newsletter regarding 0% auto loans.

WEBSITE: If you would like to sign up for Member Access, please call the credit union. If you need help logging onto the website, please call us.

GO GREEN

Using e-statement is one of the ways we can reduce consumption of paper and help the environment. Sign up for e-statement. It's free. Contact the credit union to sign up!

DEBIT CARDHOLDERS:

We recently mailed an opt-in form to debit cardholders, if you have not returned it to the credit union, please do so as soon as possible. If you have any questions, please call the credit union.

Thank you for your business and enjoy your summer!



REFER YOUR FRIENDS, FAMILY MEMBERS,
& COWORKERS
TO JOIN OUR CREDIT UNION

Go to www.hutchnews.com and vote for Hutchinson Postal & Community Credit Union as the best credit union in town! Click on Special features, and then click on Reader's Choice ballot.

Going to the movies? Save money with our discounted movie tickets! They are \$5.75 each and never expire!

HUTCHINSON POSTAL & COMMUNITY CREDIT UNION
2306 N MAIN ST., HUTCHINSON, KS 67502
620-662-8050

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.

Attention Members:

IS 0% FINANCING YOUR BEST DEAL?

With the major auto manufactures offering 0% APR financing on many of their popular makes and models, the general auto buying public has been mesmerized by the seemingly attractive low rates. Consumers are flocking to dealerships to see how they can take advantage of the incredible deals being offered. While 0% financing offers are enticing, you should read the fine print and know the facts before you head to your local dealer.

Know the Facts

Teaser rates have always been offered to drive more business to the dealership, but often, these offers are not beneficial to the buyer. Variations, like pricing, can change from dealership to dealership, but knowing what to look for and what questions to ask the dealer will help you decide if 0% is the best deal for you. Here are a few of the facts and restrictions that may apply:

- Almost perfect credit may be needed to qualify for these offers
- You may be required to give up a manufacturer's rebate
- It could mean shorter terms and possibly large monthly payments
- It is usually offered on a limited number or models
- You may be limited to dealer stock and not be able to choose the exact vehicle you are interested in purchasing

Research Your Options

Credit unions are known for their low interest rate loans and great service. By using Hutchinson Postal & Community Credit Union low percentage rate, you are qualified to use any rebates offered by the manufactures – which means this could be your best deal! With the rebate, you are reducing the amount that you are financing even further; therefore, in combination with the credit union's low rate, your overall costs are lower than if you opted for the special factory financing. Review the chart for an example of the price savings using our low rate financing in comparison with the manufacturer's 0% deals.

	Dealer Financing	Hutchinson Postal & Community CU
Term of loan	36 mos.	36 mos.
Loan Rate	0% APR	4.75% APR
Price of Vehicle	\$25,000	\$25,000
Down Payment/Trade-in	(\$6,000)	(\$6,000)
Negotiated Rebate	\$0	(\$2,000)
Loan Amount	\$19,000	\$17,000
Monthly Payments	\$527.78	\$507.82
Total Amount Paid	\$19,000	\$18,281.35
Savings		\$718.65

You may also qualify for additional discounts, which would lower your rate. Your rate could be as low as 4.20% if you qualify for all of the rate discounts.*

Call us to get pre-approved!!