

Dividends declared: The board of directors declared dividends payable on Sept. 30, 2013. The share account rate is currently .25% APR and .25% APY.

“LIKE US” ON FACEBOOK

We now have a Facebook page. We just created the page and it is still under construction. We will be posting credit union events, notices, and other information regarding the credit union!

Holidays: The credit union will be closed:

Monday, October 14, Columbus Day
Monday, November 11, Veteran's Day
Thursday, November 28, Thanksgiving
Tuesday, Dec. 24th, Christmas Eve- close at noon
Wednesday, Dec. 25th, Christmas Day
Tuesday, Dec. 31st, New Year's Eve-close at noon
Wednesday, Jan. 1, 2014---New Year's Day

NEW VEHICLE LOAN RATE SPECIAL

Loan rates as low as 3.00% APR on new 2014 and 2013 vehicles, up to 60 months repayment period. Call us to get pre-approved. We also finance RV's, boats, jet skis, riding lawnmowers, motorcycles and more! We also offer disability, life and gap insurance on loans. Ask how these insurance products can help protect you!

WE HAVE AN AWESOME CD SPECIAL 12 MONTH CD

.75% APR .75% APY

****New money only** Thank You!**

To report a lost/stolen VISA CREDIT card:
Please call the credit union during business hours
After hours: 1-866-517-5561
To report a lost/stolen VISA DEBIT card:
Please call the credit union during business hours
After hours: 1-800-528-2273

Refer a Friend

Refer a friend to join the credit union ----you and your friend will receive a \$10 dividend bonus. Dividend bonuses will be reported to all recipients as interest income on form 1099-INT.

CHRISTMAS CLUB ACCOUNTS

Please call the office before Nov. 1, 2013 if you would like your Christmas club account balance transferred to your share account or checking account. Otherwise, the checks will be mailed November 1, 2013. If you don't have a Christmas club account, now would be a great time to open one. It is never too late to start saving!

The downtown Christmas parade will be Saturday, November 23rd. We are looking for ideas and volunteers. Please call the office for details.

Effective October 15, 2013

Get an early start on holiday shopping with our **Holiday Loan Special**

Borrow up to \$1,200 at 5% APR, with approved credit. Repayment period up to 12 months.

****This loan special will end December 31, 2013****

Have a Safe and Happy Holiday Season!



What is “Don't Tax My Credit Union”?

“Don't Tax My Credit Union” is a national campaign dedicated to ensuring Congress doesn't raise taxes on 96 million credit union members nationwide and preserves financial choice for American consumers. Join us today and tell Congress:

Don't Tax My Credit Union!

www.donttaxmycreditunion.org

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.