
Winter Newsletter 2016



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Our dormant accounts policy states that if your account is inactive for one year, there will be a \$20 annual fee that will be deducted from your account starting February 2017.

To avoid a return mail fee, please stay connected!
If you move or change phone numbers, let us know.

Ring in the New Year by refinancing your vehicle with us!

	<u>Auto Loans</u>	
	<u>New</u>	<u>Used</u>
24 mo.	1.10% up to 5.99%	24 mo. 2.10% up to 9.99%
36 mo.	2.25% up to 12.99%	36 mo. 2.25% up to 13.99%
48 mo.	2.50% up to 13.99%	48 mo. 3.25% up to 15.99%
52 mo.	2.75% up to 14.99%	52 mo. 3.50% up to 16.99%
60 mo.	3.75% up to 16.99%	60 mo. 3.99% up to 17.99%
72 mo.	3.99% up to 17.99%	72 mo. 4.00% up to 17.99%

Rates CD's Savings

<u>Accounts</u>	<u>Balance</u>	<u>Interest</u>
Savings	\$500+	.05%
6 month cert	\$2,500 min	.30%
12 month cert	\$2,500 min	.40%
24 month cert	\$2,500 min	.45%
Net Checking	Up to \$1,000	.05%

Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information. We will mail you a free copy upon request.

Annual Meeting April 21, 2017 at noon



Account Services

- Savings Accounts
- Checking Accounts
- Christmas Accounts
- Special Accounts
- Youth Accounts
- Free Bill Pay
- First 50 checks free
- First debit card free
- Free Online Banking

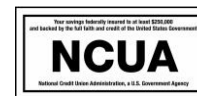
Loan Services

- New & Used Autos
- Signature
- Boat & Trailers
- Share Secured
- ATV's & Motorcycle
- Farm Equipment
- CD Secured
- Refinancing & Shared Secured
- Gap

Other Services

- Western Union
- Bank Transfers
- Personal Services
- Direct Deposit
- Teller Checks

The Credit Union is aware of the current situation with employee's hours being cut back and the layoffs. We understand the hardships this can cause on families. The Credit Unions Philosophy is "People Helping People." Please contact the Credit Union if you need to make loan payment arrangements.



Assets: \$ 4,164,003.97
Shares: \$ 3,209,316.39
Loans: \$ 1,627,896.24