



November 2017

Office Closings

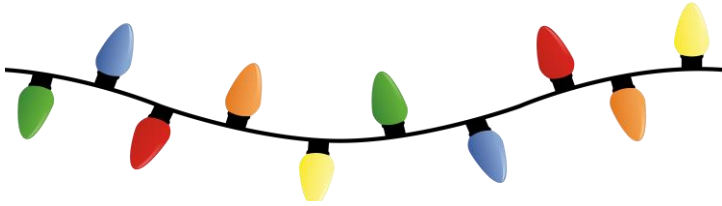
-Christmas
Monday, December 25, 2017
New Year's
Monday, January 1, 2018

"It's Me 247" and "CU Talk"
will be available for your convenience

"Green" Tip of the Month



If you're getting ready to put up the holiday lights, you may want to think about making the switch to LED. While LEDs cost a little more to purchase, they typically use 90 percent less energy and last five times longer than incandescent lights.



Need a little extra cash this holiday season?

Holiday Skip-A-Pay allows you to skip a loan payment during the holiday season leaving you with extra cash for a holiday weekend getaway, gift giving, a holiday party or whatever else the holiday season may bring.

All borrowers in good standing with qualified loans may take advantage of the Skip-A-Pay program. The best part is, there is no out of pocket expenses to you! It's simple to take advantage of this offer, simply complete a Holiday Skip-A-Pay form and return it to the credit union office. We'll take care of the rest.

Skip A Payment



Holiday Loan Special



We all know the holidays can be a costly time of year with gift buying, entertaining and traveling. Don't let the financial stressors of the season put a damper on your holiday spirit. If you need a little cash to make it a holiday to remember, apply for a Holiday Loan at CIFCU!

CIFCU's Holiday Loan Special offers loans from \$2,000 to \$5,000, for a 12-month term, with rates starting as low as 6.00% APR*. Visit us online at www.cifcu.org to apply today.

There's no place like your credit union to help you through the holidays!



(*APR=Annual Percentage Rate. Upon approved credit. Rates will vary based upon credit scores, and, if applicable, collateral value. Rates are subject to change without notice. Example of repayment terms: "For a \$2,000 loan for a term of 12 months with a 6.00% APR, the monthly payment will be \$172.14.") Special valid November 1, 2017 through January 12, 2018.



All vehicle loans are not created equal!

If a new set of wheels are on your shopping list, make a stop at CIFCU first. Apply for a pre-approval before you shop and take up to 30 days to close on your loan. At CIFCU, we offer great rates without all the dealer financing fees.

We want your business and we will do our best to earn it by:

1. Offering great rates! As a matter of fact, we feel so good about our vehicle loan rates that if you find a better rate, we may be able to match it **and** give you \$50.00.
2. Not charging additional fees! NO application fee, NO processing fee, NO pre-paid finance charges (typically \$195 to \$295 for dealer financing), NO Vender Single Interest (VSI) Insurance, just to name a few.
3. Once you've been preapproved, we give you the option to bypass the Finance Manager's sales pitch and write a check from your CIFCU checking account. Just be sure to let us know the next business day so we can finish up your loan and deposit the funds to your account.
4. Offering GAP (Guaranteed Asset Protection) insurance at a fraction of dealer cost.
5. Offering personal service. If you need your title, need an NADA (bluebook) value, or just have a question, we're here for you.
6. Not charging an "APR" that is more than your "rate". (APR=Annual Percentage Rate. APR is the measure of the cost to you for borrowing money as expressed as a percentage rate. In general, the APR reflects not only the interest rate but any additional charges you pay to get the loan.)

Unlike the dealer's Finance Manager, our Member Service Representatives are not commission based; therefore, there are no kick-backs for "selling" you a loan. Remember, CIFCU is not for profit, not for charity, but for service!

'Tis the Season to Give Visa Gift Cards

Can't decide what gift to get Aunt Sally or Uncle Joe? Give the card that lets them buy what they want.

Stop by and select one of our festive seasonal designs available in denominations from \$20 to \$1,000. Our Visa Gift Cards can be used at millions of merchants worldwide, including in-store, online and by phone. They offer more flexibility than a specific store gift card and greater safety than cash.

Stop in today to wrap up all your holiday shopping!



Vehicle Loan Special

**There's no place like your credit union
for great vehicle loan rates!**

Rates start as low as:

2.74%*APR for New and Recent Model Vehicles

1.99%* APR for New Green Vehicles

3.49%* APR for Used Vehicles

Special valid December 1, 2017 through January 8, 2018.

*APR= Annual Percentage Rate. Upon approved credit. Rates may vary based on terms, credit scores, and if applicable, collateral value. Vehicle rates for new loans and refinances from other institutions only.