

# NEWSLETTER



June 30, 2020

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## IMPORTANT CORONAVIRUS INFORMATION

### The credit union is still here to help you with your financial needs

The Credit Union will now be accepting appointments if you would rather do business face to face. Please call or email and we will confirm a time with you. As our building is still locked, we will conduct the business outside. We ask that you wear a mask and be on time. Appointments are not available on Fridays as we will be working from home.

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### *Getting Loans is so much easier during this time*

*Now that we know the college won't be open until 2021, the credit union has signed up with DocuSign so signing loan documents is much easier. Once you're approved, we'll send your loan documents to you through DocuSign. You can do an electronic signature(s) and when we get them back, we'll send your loan check out that day. The whole process can be completed in a day.*

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## LOAN PROMOTIONS THROUGH DECEMBER 31, 2020!

### DOUBLE THE AMOUNT OF UNSECURED MONEY YOU CAN APPLY FOR

Instead of just through June 2020, we've extended this promo through the end of 2020. You may apply for double the amount of unsecured money that you qualify for!! If you qualify for \$1,500, you may apply for \$3,000, if you qualify for \$10,000, you may apply for \$20,000. Now is the time to get those high rate credit cards paid off, go on that dream vacation, or just give yourself some breathing room.

### NEW MONEY UNSECURED LOANS-2% BELOW THE RATE YOU QUALIFY FOR!

On all new money unsecured loans, your rate will be 2% below the rate you qualify for. If you normally qualify for an unsecured loan at 8.5%, your rate will be 6.5%; if you normally qualify for an unsecured loan at 18%, your rate will be 16%, etc. This is for new money loans only and does not qualify for refinancing of your existing unsecured loans. Normal qualifications apply.

**SCHEDULE OF FEES**

New Member (waived)	\$1.00
Late Loan Payment (after 10 days)	\$15.00
Returned Mail	\$5.00
Inactive (after 12 months)	\$20.00 qtr
Stop Payment	\$30.00
Wire	
Incoming	Free
Returned Deposited/Payment item	\$25.00
Unclaimed Property Notification	\$2.00
Levies/Garnishments-IRA, State, Marshall, etc.	\$30.00
Account Research (min \$25.00)	\$25.00hr
Forced Placed Insurance	\$30.00

**Dividends**

<b>Regular Shares</b>		
\$50.01-\$10,000.00		.20% APY
\$10,000.01+		.33% APY
<b>IRA</b>		
\$500.00+		.35% APY
<b>Holiday &amp; Vacation Clubs</b>		
\$5.01+		.20% APY

**SUMMER HOURS**

The Credit Union operating hours during the summer will be Mon-Fri 9:00am-3:00pm. We will not be doing the 4/10 schedule. Transactions received after 2:30pm will be processed the next business day.

**Join the Sprint Network and Save**

Tire of all the dropped calls, slow speeds and pricey monthly bills? Make all of those a thing of the past with the Sprint Credit Union Member Discount. Credit union members can save hundreds each year on their monthly service - all while enjoying Sprint's fast, reliable, 4G LTE network.

**Your Credit Union Officials****BOARD OF DIRECTORS**

Yendis Battle-President  
 Manuel Loera-Vice President  
 Mark Williams-Secretary  
 Bonnie Rodríguez-Cruz-Treasurer  
 Rocio Delgado-Director  
 Phuong Nguyen-Director  
 Baybie Scudder- Director

**SUPERVISORY COMMITTEE**

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 Noemi Elizalde-Member  
 Dan Kelly-Member

Heather Jedinak-Manager  
 Kathy Innes-MSR