

# The Advisor

K C Area Credit Union

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[www.kcareacu.com](http://www.kcareacu.com)

October 2011

## Feeling Squeezed With Upcoming Holiday Expenses? We Can Help!

*Skip-A-Loan Payment available for Nov, Dec or Jan.*

The calendar shows the holidays fast approaching. If you're wondering how you're going to meet all the upcoming expenses, you can rest easier. The credit union is once again offering our Skip-A-Loan Payment promotion.

Members in good standing can elect to skip November, December or January loan payments for a fee of \$20 per loan. Got more than one loan with us? You may elect to skip the payment on one or all loans for any of the offered months. For example, if you currently have a signature loan and an auto loan paid through payroll deduction, you can pay \$40 (\$20 per loan) and the bi-weekly payments made to each loan for the month you choose (November 2011, December 2011, or January 2012) will be available to spend elsewhere. No Late Fees!

Stop by our office, complete a sign-up form, and get ready to enjoy a great holiday season with a little extra cash!

**Please note: Home Equity loan payments, first payments of a new loan advance and delinquent loans are not eligible for our Skip-A-Loan-Payment promotion. Loans involved in Skip-A-Loan-Payment continue to accrue interest during the month of skipped payments.**



## Entertainment Books on Sale

Just in time for the holidays the credit union is selling 2012 Entertainment Books for \$25. These coupon books offer discounts to stores, restaurants, and events in the KC Area. Quantities are limited. Books are available through December 9, 2011 or until sold out. Get your copy today!



## 60-Day Interest Free Loan—Just In Time for the Holidays

Coming soon, from November 1-December 30, 2011 we are offering 60-day no interest signature loans. If you need a little more in your wallet this holiday season, the credit union can help with a loan where the first 60 days are interest free. These loans have no pre-payment penalty. Loans with balances after the 60-day interest free period will accrue interest at the applicant's qualifying interest rate starting on the 61<sup>st</sup> day of the loan. Take advantage of this great financial opportunity available until December 30, 2011.

## DOT Branch Office Has Closed

In an effort to maintain our strong financial foundation, the Board of Directors made the tough decision, at the recommendation of our NCUA and state examiners, to close the DOT branch of the credit union as of September 30, 2011. The closure does not affect our main office, which will continue regular office hours of 7:30am-3:00pm Monday-Friday. The credit union will maintain our 3 ATM locations: the 13<sup>th</sup> St. lobby of the Bolling Federal Bldg, the DOT Bldg, and the cafeteria of the U.S. Courthouse. Additionally, members may still access their KCACU account through any R-G Federal CU location.

## New Office Space Coming Soon

We're excited to announce that our office will be moving before the end of the year. Our office space is being prepared right off the 13<sup>th</sup> St. guard station across from the cafeteria. We're excited to share our new space with you!



## Make Shazam Your Essential Shopping Companion

*Don't have a debit card? Apply for one today!*

Begin your search for that perfect gift using the best shopping companion you have—your debit card. Don't waste time writing a check, use your debit card to pay. It's faster, safer, and much more convenient. Each time you use your debit card to make purchases between October 1 and December 31, 2011, you'll automatically be entered for a chance to win a \$500 cash card!

A KCACU member was a lucky winner of a \$50 gas card in Shazam's promotion last quarter. Over the years, we've had a number of winners. Keep using your debit card for a chance to win!

## 2012 Christmas Club Starts Soon

Start saving now to make the 2012 holiday season stress-free! If credit card bills leave you overwhelmed after the holidays, make plans now to save in advance.

The 2012 club starts the week of October 17, 2011. Funds from the 2011 club will be transferred into members' savings prior to the new club starting. If you're currently enrolled in our Christmas Club your contributions will continue without interruption.

Forms are available in our office if you are new to the program, closed your Christmas Club during the last year or would like to adjust your withholding.

The credit union makes every effort to insure accuracy in establishing Christmas Club allotments. With the volume of accounts, errors can occur. Members are responsible for reviewing allotments and notifying credit union staff if corrections are needed.

*Club membership is continuous! If you are currently contributing, you're signed up for next year!*

## Preapprove Your Way to a Better Car Deal

Before you set foot on a car lot, get pre-approved for an auto loan with us. Getting preapproved means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

### CAR BUYING TIPS

- Decide make, model, options, and color
- Get preapproved for loan from credit union
- Visit at least three dealerships or car lots
- Take someone with you
- Look for the car you want, with the most features, at an affordable price
- Consider gas mileage
- Keep good records as you shop
- Negotiate *up* from the dealer's true cost, rather than *down* from the sticker price
- Avoid dealer markups by financing at the credit union

## Share the GOOD NEWS and the Wealth

Don't keep your credit union a secret. Tell family members, friends, and co-workers about the advantages of belonging to a credit union. The low loan rates and fees, and higher savings rates—coupled with outstanding service and ownership—make your credit union the best-kept secret around. So share the good news and have your friends and co-workers stop in and see us. We can help with all of their financial needs.

*Don't keep it a secret any longer.*