

The Advisor

K C Area Credit Union 816-936-5050 Branch 816-842-6163 www.kcareacu.com July 2011

Used Wheels Might Be Best Deals

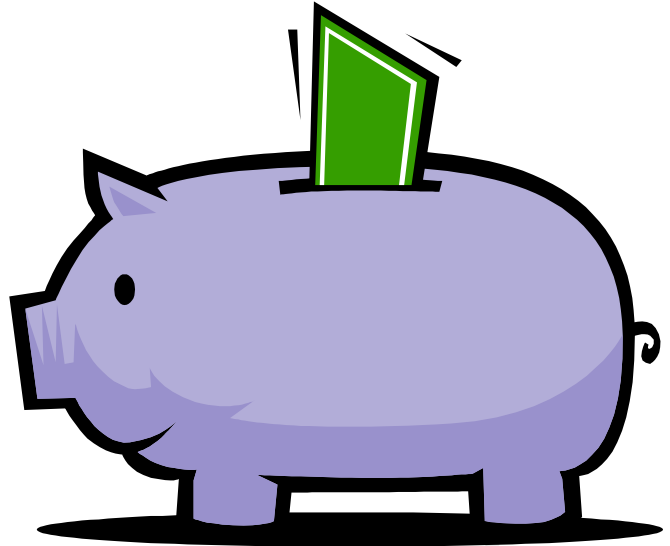
Take advantage of great auto rates for a limited time!

Buying a used car is a financially smart thing to do, experts say—even for people who have the cash to buy whatever kind of car they want. One of the biggest advantages of buying a used car is that you won't suffer the depreciation that wallops new car buyers. Even one-year old used cars are 20%-30% cheaper than new cars.



Other good reasons to buy a used car include:

- Used cars are more reliable and safer today than ever before;
- You may be able to buy more "car" if you buy used. You may not be able to afford a new SUV, but a used one could be more in your price range;
- Many manufacturers are selling certified used cars that include warranties;
- KCACU has financing as low as 3.25% for qualified applicants—that's a used car loan at a new car rate!
- Financing through the credit union has never been easier, and depending on the vehicle, you may be able to choose a term of up to 72 months!
- Financed elsewhere? With our great rates we may be able to match or beat your current rate!



Beneficiary Updates Can Be Necessary

Life changes make beneficiary changes important

Have you recently married? Divorced? Had a baby? Had a death in the family? If you answered yes to any of these questions, it may be time to update your account beneficiary designations.

Beneficiary forms are optional, but it's your responsibility to keep them current. Changes in family status don't automatically change a previous beneficiary form; a benefactor on an old form still could receive the benefits you designated.

Please contact the credit union to confirm or update your account beneficiary.

CU Account Audit Underway

The Supervisory Committee is conducting an audit of our credit union and is confirming all member balances as required by Missouri Credit Union law. If your balances are not correct, please notify the committee giving a detailed written description of the differences.

Address to: **Tiffany Chitwood**
901 Locust, Rm 332
Kansas City, MO 64106

Blackberry Deals From Sprint

K C Area, Sprint, and RIM, the company that owns Blackberry, have partnered to offer an extraordinary deal for credit union members. For the months of June and July, you can have special pricing on three great Blackberry devices for new purchases or eligible upgrades:

- Blackberry Bold for \$199.99
- Blackberry Curve for \$49.99
- Blackberry Style is FREE!

These are fantastic smartphones and Sprint has a Blackberry for every need.

Visit our website for other Sprint updates and all the credit union member discounts from Invest in America at lovemycreditunion.org.



Credit Union Signature Loans Can Get you Back on Track

If you're experiencing financial difficulties—can't make a loan payment, creditors are calling about late or missed payments—K C Area Credit Union may be able to help you get back on the road to financial well-being without filling for bankruptcy.

The credit union may be able to give you a second chance to get your financial situation on the right track with a signature loan to consolidate your debts.

By working with you on an individual basis, we'll help you assess your finances, figure out how much you can qualify for and can comfortably pay. The interest rate and length of the loan depends on your unique situation.

Flexibility is important to us. Any way we can help you help yourself strengthens the entire credit union. A credit union's loss affects ALL members because credit unions are member-owned cooperatives.

Don't wait until your financial troubles are out of control; start by talking to us now.

Credit union signature loan rates are as low as 9.90% for qualified applicants.



Move to the Express Lane When You Use Your Debit Card

When you use your debit card to pay for purchases from July 1 through September 30, 2011 you'll be entered in Shazam's "Move to the Express Lane" contest to win a \$500 gas card. Each month during the campaign, six lucky winners will receive a \$50 gas card. At the end of the campaign period, one first place prize winner will receive a \$300 gas card, and one grand prize winner will receive a \$500 gas card!

Don't have a debit card? If you've got a share draft account and would like the convenience of accessing your account funds at an ATM or without using checks, stop by our office and complete an application today. Don't miss out on the convenience of a debit card!

Summer Fun Starts at the CU!

The credit union has the best deals in town for area attractions! Before you head out for family fun, stop by the credit union for discounted tickets to:

- Worlds of Fun
- Oceans of Fun
- Schlitterbahn
- Six Flags St. Louis
- Silver Dollar City
- White Water

Metro Bus Passes Available

Just a reminder that monthly Metro bus passes are available starting the 25th of the month and are on sale through the 10th of the next month.

