

The Advisor

K C Area Credit Union

816-936-5050

www.kcareacu.com

July 2012



Looking Back, I Should Have Financed at KCACU!

Take Advantage of Great Auto Loan Rates!

Looking back, it's easy to see that you might have made a bad deal financing your car anywhere but the credit union. The great news is that it's not too late to reverse and drive forward. Let us refinance your loan from another lender. We encourage you to shop around and compare. Credit Unions are not-for-profit institutions so our interest rates and fees are lower. Our loan terms are flexible and affordable. And our service can't be beat!

While mortgages are getting most of the refinancing attention, don't overlook your car loan. It may be a smart move to refinance. There are two potential rewards: You can trim monthly payments, and you could reduce the overall cost of the vehicle.

Factors that will affect your refinance: condition and age of the car, your credit score, other debt obligations, employment stability. Talk to us today to assess your refinancing opportunities. We might be able to help you reduce your debt and increase your cash flow at the same time.



Hit the Road with your Debit Card

Each time you use your debit card to make purchases between July 1 and September 30, 2012, you'll be automatically entered for a chance to win a \$500 Gas Card. Six monthly winners will receive a \$50 Gas Card and one first place prize of a \$300 Gas Card will be awarded. Just use your debit card for a chance to win!



Sprint is offering great deals to CU members in addition to the 10% CU Member Discount program and waived activation fee.

- Member Referral Promotion: CU members on Sprint can refer other CU members to Sprint and each earn a \$50 Visa Prepaid Card
- Port-In (Switch to Sprint) Promotion: Members who transfer from another provider earn a \$50 service credit per line.

Check our website for the full Sprint newsletter!

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. Please address to:

Tiffany Chitwood
901 Locust, Rm 332
Kansas City, MO 64106

E-Statements Available

Many of our members have taken advantage of our e-statement program in order to get their account statement within 2 days of the previous month-end. It's a convenience for our members and a savings to the credit union of not having the postage cost of mailing a statement. Now by registering on our website members can access an archive of previous statements, too. To enroll, visit our website at www.kcareacu.com. Click on the "Member Account Access" tab at the top. Log in to your account. From your account page, click on the "View Statements and Tax Forms" tab. Clicking on the E-Statement link allows you to register for e-statements. Once enrolled you can manage your settings, or change your email address directly online. We are excited to be able to offer you more access to your information and encourage all our members to sign up soon.



Summer Fun Starts With Discounted Tickets!

Whatever summer plans you cook up don't forget the credit union has discounted tickets to the following attractions:

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

Your Privacy is Important To Us

"Can I see some Identification?" You've all heard it before and maybe even were a little put off by it. After all, you think, "I'm an honest person; don't I look honest?" But, this small request really is for your protection, especially when it comes to your financial business.

As a KCACU member, you can expect your account information and transactions to remain confidential. While we're proud of the fact that we know many of our members, we need to take precautions. Perhaps one of our employees doesn't recognize you, especially when you call for info over the phone—again, it's done for your protection.

There are people called information brokers requesting account information under false identities or false pretenses and selling it to lawyers and debt collectors. Or they may pose as a CU member who's misplaced an account number in an effort to gain access to your account.

Remember, we're not trying to be difficult. We're doing everything possible to prevent unscrupulous people from obtaining account info they have no right to. Your KCACU funds and account information are safe with us.