

Skip-A-Payment! Ask us how?

With holiday expenses on the horizon, some members with North County Credit Union loans might find it helpful to skip one month's payment.

Interested? If so, we invite you to take advantage of our "Skip-A-Payment" option.* It allows you to do just that. To participate in this program, just complete our Skip-A-Payment Request Form located below and return it to us.

There is a \$25 service processing fee per loan to take advantage of this holiday offer. We will simply add the fee to your loan balance or withdraw the fee from your savings or checking account. If you normally make your loan payment by check, do not send in a payment for the month you marked on the form. If paying by Direct Deposit or Payroll Deduction, the money will be transferred to your savings or checking account for immediate withdrawal.

Skip-A-Payment Form

Select one period to skip payment:

- December monthly payment
(please return form by November 20, 2009)
- January monthly payment
(please return form by December 18, 2009)
- February monthly payment
(please return form by January 22, 2010)

Select one payment method for the Service Processing Fee:

- Add the \$25 Service Processing Fee to my loan balance
- Withdraw \$25 per loan from my Membership Savings Account
- Withdraw \$25 per loan from my Checking Account # _____

Select your loan(s) you would like to apply the skip-a-payment to:

Print Name: _____

Loan # _____

Borrower's Signature: _____ Date: _____

Loan # _____

Loan # _____

Co-Borrower's Signature: _____ Date: _____

Please call us at (858) 487-1880 if you have any questions regarding this program.

To submit this skip-a-payment request to North County Credit Union, drop it off at our branch, mail it to us at 17045 Via Del Campo, San Diego, 92127, or fax it to (858) 487-8840. We'll contact you to confirm receipt.

*The Skip-A-Payment option is only available for fixed-rate Personal, Auto, and Auto Equity Loans. The monthly advance and service fee will extend the maturity date of your loan. Credit Life or Disability Insurance coverage will only cover the original term of contract; extensions will not be covered. Interest will accrue on the unpaid balance during the month you skip your payment, and when payments resume, the unpaid interest will be collected first. Loans must be current. North County Credit Union reserves the right to refuse any skip-a-payment request.



DIRECTIONS

4th Quarter, 2009

Update For North County Credit Union Members

Proudly Serving Our Members For Over **55** Years

MEMBER'S BILLBOARD

Holiday Schedule

Our offices will be closed to observe:

Columbus Day

- Monday, October 12

Veterans' Day

- Wednesday, November 11

Thanksgiving

- Thursday, November 26
- Friday, November 27

Christmas

- Thursday, December 24 closing at 1:30 p.m.
- Friday, December 25

New Year's

- Thursday, December 31 closing at 1:30 p.m.
- New Year's Day – Friday, January 1



Auto Refinancing Can Free Up Some Dough

These days, any extra money can come in handy. If you're trying to cut costs wherever possible, refinancing your car loan can free up some cash.

Compare ...

Finance a new car at a bank in May 2007

New car amount financed	\$20,000
Average commercial bank new-car rate	8%
Term (years)	5
Monthly payment	\$405.53

Refinance your loan at your credit union in May 2009

Amount refinanced	\$12,941
Average credit union used-car rate	5%
Term (years)	3
Payment	\$387.85

Monthly savings	\$17.68
Savings over life of loan	\$636.48

In this example, by refinancing you'll save more than \$200 a year. That's money you can put toward paying down other debt or stashing away in an emergency savings fund. Talk to us today to get started on your refinance.

Source: Credit Union National Association's economics and statistics department.



Find a branch on the go!

Did you know you can do your branch transactions at a variety of locations other than our Rancho Bernardo office location? We're in a cooperative partnership with other credit unions, called the CU Service Centers® Network, to bring you the upmost financial convenience.

By using the CU Service Centers® Network, your membership and accounts remain at North County Credit Union, but you can access your accounts and conduct business with us at any of the thousands of convenient CU Service Center® locations, including Vcom® Units, across the nation.

What is a Vcom® Unit?

Over 2,000 user-friendly Vcom Units have been stationed at 7-Eleven stores from coast to coast. They are similar to a self-service kiosk, as the Vcom Units perform an extensive list of shared branching services such as:

- Check Deposits
- Cash Withdrawals
- Cash Loan Advances
- Loan Payments by check
- Transfers within the member's credit union accounts
- Balances
- Recent History showing the last ten items that cleared the member's account.

You will not be charged a fee for performing a shared branching transaction at a Vcom® Unit. If you use a Vcom as an ATM you may be charged a fee by the ATM operator. In order to insure you are not charged the ATM fee, choose CU Service Centers from the on-screen menu.



What information is needed to begin using the Vcom® Unit?

- The name of your credit union
- Your account number at the credit union you wish to access
- A debit, credit or check card from any institution or a valid State ID/Driver's License with a magnetic stripe on the back

How easy is it to access your credit union accounts at a Vcom® Unit?

It is very easy and secure. All you have to do is answer a few security questions and then pick a PIN number to be used for future visits. For additional help, a phone is available on the Vcom Unit. It will connect you to the help desk in case there is a problem with the Vcom Unit or to answer any questions. And for maximum convenience, all 7-Eleven stores with Vcom Units are open 24 hours a day, 7 days a week.

How do I find these locations?

You can find CU Service Center® locations, including Vcom® Units, on the Internet at cuswirl.com or northcountycu.org, on your web enabled mobile phone at m.cuswirl.com, or by calling the voice locator at (888) CU-Swirl.

Plus, you can always call us during normal branch hours of operation at (858) 487-1880 and we can locate one for you right away. Now that's service!



CU SERVICE CENTERS
The Member-Friendly Financial Network



'EXCELLENT' CREDIT SCORE Is Higher Than You Think

Be careful out there—you may find that **720** isn't good enough anymore.

To get the best interest rates on mortgages and other loans, many lenders require a credit score of **760** or higher to be in the "excellent" category.

For tips on how to score big, earn an excellent rating, and get the best rates, stop by the credit union. We can help.

How to Improve Your FICO Credit Score

Payment history (35% of score)

- Pay all bills on time

Amounts owed to creditors (30%)

- Don't owe a lot of money to a lot of people

Length of credit history (15%)

- Keep fewer cards for a longer period of time

New credit (10%)

- Don't increase debt obligations right before applying for a mortgage

Types of credit currently in use (10%)

- Maintain a mix of credit—mortgage, credit card, car loan, for example

Buying a Home? Thinking about refinancing your mortgage?

Talk with people you know and trust.

Buying a new home is one of the most exciting times in someone's life. And refinancing an existing mortgage can be an overwhelming process. There are so many mortgage options available, it can be difficult deciding which is best for you.

North County Credit Union can help. Not only do we provide a turnkey menu of mortgage choices, including fixed rate, jumbo and FHA financing, we will take the time to discuss the dynamics of each one so you can decide what's best for your situation. Contact us today to learn more.