

Credit Unions Build a Better World— Celebrate 2012: The International Year of Cooperatives

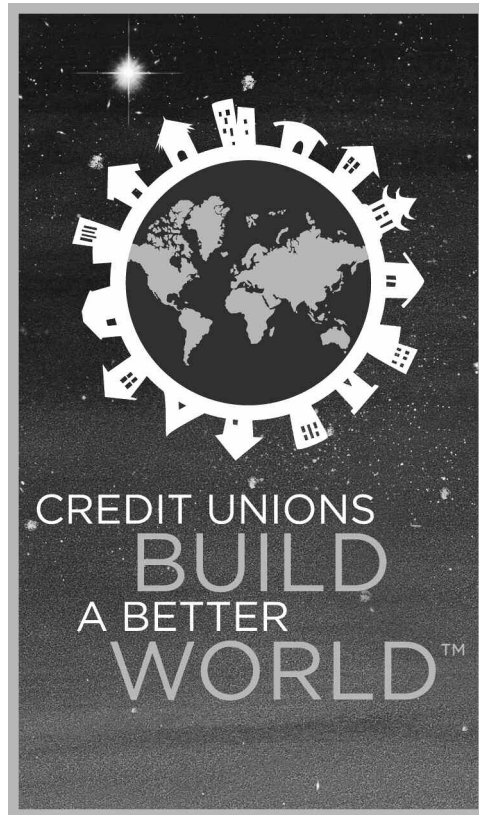
At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in North County Credit Union being established as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. **At a cooperative, you're a member/owner, not a customer.**

In order to increase public awareness of cooperatives and promote their formation and growth, the United Nations General Assembly has designated 2012 as the International Year of Cooperatives (IYC) with the theme "Cooperative Enterprises Build a Better World."

As financial cooperatives that stand on social responsibility and economic viability, credit unions play a substantial role in the global cooperative movement. In 97 countries, close to 186 million people are members of credit unions. Credit unions around the world have taken that message to heart and adapted it for their International Credit Union Day celebration on October 20, 2011, which is the launch of the 2012 IYC.

As financial cooperatives, credit unions are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people. Credit unions are prime examples of how the cooperative spirit transforms individuals and advances communities, the first steps toward building a better world.

You're invited! Please stop by our branch on Thursday, October 20th to join in our International Credit Union Day festivities!



DIRECTIONS

4th Quarter, 2011

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 10

Veterans' Day

- Friday, November 11

Thanksgiving

- Thursday, November 24
- Friday, November 25

Christmas

- Monday, December 26

New Year's

- Monday, January 2, 2012

Keep Us in the Loop

At North County Credit Union, we want to stay in touch about your finances. Help us keep you informed by updating your contact information when you make a change. It's easy: Simply call or stop in to give us your new e-mail address, postal address, or phone number.

Swap N' Drop Limited time only!

Refinance – Bring us the paperwork for your current auto loan with another financial institution or auto dealer. We'll drop your rate up to 2% APR as low as 2.99% APR* with terms up to 72 months if you have a non-credit union loan for a 2003 model year or newer, non-commercial car, truck or van.

New Purchase: Bring us verification of your interest rate approval from another lender. We'll drop your vehicle loan rate by up to 2% APR as low as 2.99% APR* with terms up to 72 months.

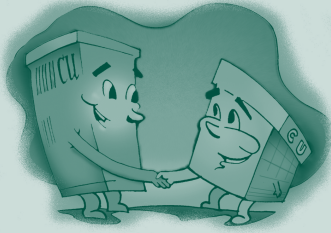
Apply online at northcountycu.org and specify "Swap N' Drop" in the notes section, by phone (858) 487-1880, or in person at our branch.



*APR = Annual Percentage Rate. Swap N' Drop loan application accepted beginning October 1 until November 15, 2011 only. Terms available for 2008 or newer models up to 72 months, 2003 – 2007 models up to 60 months. Loans must be funded within 30 days of application to be eligible for the offer. Existing North County Credit Union vehicle loans are not eligible for this offer. Not all members or vehicles will qualify. Minimum finance rate for this special is 2.99%APR. No other discounts apply. Applicant must meet membership and credit criteria. Other restrictions may apply.



Shared Branching: Convenience is No. 1



If you're away from home and need credit union services, we can help. North County Credit Union is part of a shared-branching network that knows convenience is what you want--and need.

Shared branching allows you to conduct transactions just as you would at your regular credit union. So whether you're away from home, on vacation or business, or away from home because of one of life's shakeups, there are many credit unions willing to help you--we're one of them.

In fact, there are thousands of CU Service Centers® throughout the United States, Guam, Japan, Italy, South Korea, Puerto Rico and Germany. To find the nearest CU Service Center® location and hours of operation, call toll free 888 CU SWIRL (888-287-9475) or see our website at northcountycu.org.

CU Service Centers® can be identified by the CU Service Centers® "swirl" logo.



Still Writing Checks? Consider the Benefits of Paying Bills Online

If paying bills online is convenient, fast, saves money, and allows greater control, why do so many of us still write checks the old-fashioned way?

Given all the benefits of online bill payment, it's a mystery why more people don't take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the Internet.

Believe it or not, paying bills online actually may protect you from identity theft. The most common theft of our personal information is not from the Internet--it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, bill payment sites use encryption technology to scramble your data during transmission.

Once you take the plunge, you won't regret it. You have two main choices: (1) pay most creditors at their own websites; or (2) use a single website that allows you to pay all creditors. The second option makes it easier to track your spending and it's simple compared with book marking and remembering several user names and passwords for all creditors.

If you want to go paperless, we can help you streamline the process. For more information, talk to us at North County Credit Union or check out our Online Bill Payment service the next time you log into our Internet Teller service.

Savings and Benefits of Buying Used

Ever wonder why the used-car industry is such a big hit? The price tag attached to a used vehicle is usually several thousand dollars less than for new cars. If you buy a new car, it typically depreciates about 20% in value the minute you drive it off the lot.

Start looking for the right used car by doing some research. Check out websites such as *Carfax.com*, *Edmunds.com*, and *Vehix.com*. These sites help you find exactly what you are looking for, including safety rating, vehicle condition, and a vehicle history report.

When you're selecting a used vehicle, keep in mind that insurance companies base insurance premiums on your age, year of the car, make, and how likely you are to get in an accident. In general, the cost of insurance on a used car is lower because the comprehensive and collision costs are usually lower.

Many dealerships offer certification programs that can protect you if any mechanical problems arise after you purchase your vehicle. Be sure to read the fine print of the certification to see what it covers.

Buying a certified used car can add on a significant chunk of money to the price tag but can be money well spent. On the other hand, if you plan to buy a noncertified used car, make sure to have a qualified mechanic inspect it first.

To find the best deal on financing your used vehicle, make North County Credit Union your first stop. Call, stop in or see our website to learn more about our low auto-loan rates.

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