



Directions

North County Credit Union Member Newsletter ► Third Quarter 2016

MEMBER'S BILLBOARD

Upcoming Holiday Schedule

Our offices will be closed to observe:

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Sprint Mobile Discount for CU Members

Get a 10% discount on select regularly priced Sprint monthly data service. See our website for details!

Like us on Facebook!

Ask a question or just drop in to stay up to date with our latest news and promotions.



Find us on
Facebook

facebook.com/northcountycu



17045 Via Del Campo, San Diego, CA 92127
northcountycu.org • 858-487-1880

Federally Insured by NCUA



Home Equity Lines with no closing cost or annual fees

3.99% APR* introductory fixed rate for first 12 months | **5.00% APR*** Current Variable Rate

0% HASSLE | 100% FUN!

Get details & apply online at northcountycu.org or call 858-487-1880.

No Closing Costs Home Equity Lines

Our Home Equity Lines can help you pay for life's big expenses -- home improvements, college expenses, a wedding or dream vacation -- you choose!

- 3.99%APR* Low introductory fixed rate for the first 12 months
- 5.0%APR* Current variable rate
- No closing costs!¹

Act fast! This Home Equity Line offer ends July 31, 2016.

APR*=Annual Percentage Rate. Rates effective 05/09/2016 for new Home Equity Lines. Please call NCCU at 858-487-1880 for current rates. Hazard, flood and title insurance and NCCU membership are required on all Home Equity Lines. California owner-occupied residences only. All loans subject to credit approval. Home Equity Line Introductory APR is "discounted" for the first twelve billing cycles. Our standard fully-indexed APR will commence beginning the thirteenth billing cycle. Our standard APR is based on the Wall Street Journal Prime Rate (Prime + 0%). When a range of prime rates is published, the highest prime rate applies. Rate varies monthly. Maximum APR is 14%. Minimum APR is 5%. NSF charge is \$30. Late payment fee is 5% of payment or \$10.00, whichever is greater. Over-the-limit fee is \$18. Annual fee of \$25 is waived for the first year and any year with an outstanding balance of \$20,000 or more. The minimum initial credit advance that you can receive is \$10,000.

¹NCCU will pay closing costs (excluding government recording charges and title insurance) on new Home Equity Line applications received between 05/09/2016 and 07/31/2016. Initial loan advance must be made by 08/30/2016. Loans paid off and closed in less than 2 years from the loan origination date will require reimbursement of all closing costs paid by NCCU. Closing costs typically range between \$150 and \$800 depending on the location of the property and the amount of the Home Equity Line. Offer excludes Home Equity Lines used for a home purchase and the appraisal fee, if an appraisal is necessary. NMLS #756614

A Home Loan Shouldn't Be a Burden

Whatever your dream house is ... it shouldn't be a burden. We'll make sure your loan isn't bigger than your house—so you can live the life you want.

We offer a wide range of first mortgages at competitive rates, with many attractive features and prepayment

privileges through our mortgage service provider, Members Loan Services (MLS). Talk to us today.



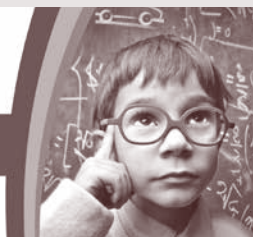
North County Credit Union: NMLS #447594 / Members Loan Services: NMLS #311410

Low-Rate Auto Loans

Do the Math **Refi & SAVE.**

Auto Loan rates as low as 1.99% APR.

Get details and apply online at northcountycu.org, or call us at 858-487-1880.



**Talk to us before you head to the dealer.
Your not-for-profit credit union works in your best interest.**

- Rates as low as 1.99% APR¹
- Terms up to 84-months available
- Finance up to 100% of the purchase price
- No application or closing fees

Already have an auto loan through another lender?
Refinance with us and get an extra \$100 in your pocket.²

Act fast! This auto loan offer ends July 15, 2016.

¹APR=Annual Percentage Rate. Rates subject to change at any time and are based on creditworthiness, so your rate may differ. Rates available on 2011 and newer model year vehicles with less than 60,000 miles. Other low-rate terms available if needed. Payment example: Loan amount of \$20,000 at a rate of 1.99% APR for 42 months would have a monthly payment of \$493.33. Applicant must meet North County Credit Union credit and membership criteria.

²Existing North County Credit Union loans are not eligible for this offer and loan amount must be greater than \$10,000. Offer valid from 01/01/2016 through 07/15/2016 only. You must make your first scheduled payment in order to receive the offer. \$100 will be credited to the primary applicant's Membership Savings Account 60 days after the loan origination date. If the auto refinance loan is closed in the first 60 days, the \$100 offer will become invalid. Offer may end at any time. Recipient is solely responsible for any personal tax liability arising out of the acceptance of this offer.

Check out our AutoSMART Buying Resource Online

Use our AutoSMART Buying Resource Guide to make the auto buying experience easier when purchasing a new or used vehicle from a dealership. You can shop, research and find the best deals on vehicles. This all-in-one resource also offers tips and advice about buying a vehicle, new vs. used, consumer reports and more. **Try it today!**



The 3 Things You Need to Know Before You Buy a New Car

There are many things to consider before purchasing ANY car, but a NEW car might spark particular questions. There are pros and cons to buying new cars, just as there are pros and cons to buying used cars.

First off, when purchasing any vehicle, ask yourself "Why am I buying this car?" Is it for daily use, will you need a lot of storage space, seating space? Make sure the makes and models you narrow your search down to are practical reflections of how you will use the car.

You may love the look of a larger vehicle, but if you don't have five children, you might not need that much space and that particular car may not be right for your daily commute and errands.

After you've considered the personal aspects of which car to buy, move on to the less subjective parts of the process:

1. Depreciation

Most cars depreciate at about 15% per year. With new cars, there is a 20% depreciation rate as soon as you drive off the lot. You want to consider this before you decide to buy a new car, especially if you can't put much money down as a down payment. Chances are you'll be upside down on your car loan almost immediately if you're financing the entire cost.

2. Cost-to-own

Also, consider the true cost to own the car you're eyeing. These costs include insurance, fuel, maintenance, and more. Maintenance costs vary by manufacturer and model. Do your research—some manufacturers have better reputations than others. Some new cars even come with "free" maintenance plans for the first couple of years or for a certain number of miles.

3. How much can you afford?

Don't guide yourself solely by what the dealership is willing to lend you. And, don't be blindsided by an attractive low monthly payment—oftentimes tied to a super-long loan term. Consider all aspects of financing—the total amount you are going to end up paying for that vehicle when it's all said and done. That's what matters.

Visit North County Credit Union before you even step on the lot. As a not-for-profit financial cooperative, we can approve you for an auto loan that fits your circumstances—and your budget. We won't put you into a loan you can't afford, and we're happy to explain everything to you away from the high-pressure of the dealership.