



Directions

North County Credit Union Member Newsletter ► First Quarter 2019

MEMBER'S BILLBOARD

Annual Meeting of The Membership:

Members of North County Credit Union are urged to attend the Annual Meeting of the Membership on Tuesday, January 22, 2019, at 5:30 p.m. at the Credit Union Administration Office, 17045 Via Del Campo, Rancho Bernardo. Please take this opportunity to meet our staff and Board of Directors and discuss the Credit Union's future plans. Your comments are welcome.

Upcoming Holiday Schedule

Our offices will be closed to observe:

Martin Luther King, Jr. Day

Monday, January 21

Veterans Day

Monday, February 18

Annual Disclosure

California Civil Code Section 1785.26: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. This includes late payments, missed payments, or other defaults on your account.

Please contact us with any questions you may have regarding any of this notice.

Thank you.

Holiday Bills stacking up?

We have options to help.

Consolidating your bills may help reduce your monthly payments. Our Holiday Loan allows you to combine your bills, including credit card and loan balances at other financial institutions, into one loan with a low interest rate.

Borrow up to \$2,500 at a low rate of just 5.99% APR* for up to 12 months.

Need a larger debt consolidation loan amount? Ask us about our other loan options.

Call our Loan Department at 858-487-1880 to apply over the phone or apply online at northcountycu.org for one of these loans.

Skip-A-Payment Offer

If you just need a little breathing room, take a North County Credit Union loan payment break and use these funds to help pay off holiday expenses. Our Skip-A-Payment program is still available.

The deadline to apply to "skip" your upcoming February loan payment is January 23, 2019.**

See our website or call us at 858-487-1880 to obtain a Skip-A-Payment application.

*APR=Annual Percentage Rates. Rates vary based on the loan term selected. Applicant must meet membership and credit criteria. Example monthly payment for a \$1,000 loan for 12 months at 5.99%APR is \$86.06. Holiday Loan offer expires on January 31, 2019.

**Skip-A-Payment option only available for fixed-rate Personal, Auto, and Auto Equity Loans. Skip-a-Pay defers one payment for the loan(s) identified on application. Loan(s) must be in good standing. Loans less than one year old, or if modified with a payment extension over the past year, are not eligible for this offer. North County Credit Union reserves the right to refuse any skip-a-payment request. Interest will continue to accrue on the outstanding balance of the loan. Borrower continues responsibility for all outstanding principal and interest, and agrees to resume timely monthly payments following the skipped payment. Borrower's pledge of security shall remain in effect until the loan is fully repaid, regardless of original maturity date. Any credit life and/or credit disability insurance on loan will not extend beyond the original maturity date of the loan(s).



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

Federally Insured by NCUA



Have you made your IRA Contribution yet?

The 2018 IRA contribution deadline is just around the corner. Ask us about our IRA options. You can contribute up to \$5,500 to Traditional and Roth IRAs, provided you're under age 50 and you've earned wages equal to that amount. If you're age 50 and older, you can contribute up to \$6,500. Call or see our website for more information.

The RAIN Method for Buying a Car

The average cost of a new vehicle today is around \$35,000. Whether you're looking for a brand new car or a reliable used ride, you want to get the most for your money. The process can be made easier by following the "RAIN" method.

First, meet with a member of the lending staff at North County Credit Union to secure your financing. Then begin the RAIN process:

Research - Check out Consumer Reports, Kelley Blue Book, and other sources to make sure the vehicle you want is reliable and right for you. Use the buyer's guide to find the wholesale price -- the price the dealership paid minus any rebates, hold-backs, or incentives. That is the price you'll use to negotiate.

Ask - Ask the dealership for information about the average cost of upkeep. This information is critical as you examine the overall costs of the purchase. Insurance is another big cost. Contact your insurance company to find out the rates you can expect with the vehicle you are looking at.

Investigate or inspect - If you're thinking of buying a new car, tell the salesperson at the dealership that on this trip you will be test driving only and not ready to



make a deal yet. This is your opportunity to get a feel for the car. Will it meet your needs? How does it handle? Will you be happy with it for years to come?

If you're buying a used vehicle, the inspection process is very important. Check out the exterior and interior. Take it for a test drive and see how it handles, how it accelerates and brakes. If everything looks good, take it to a certified mechanic for a full diagnostic check. It may cost you \$100, but not only will you get a detailed report of the condition, most will provide you with a list of problem areas and the cost to fix them. This will be helpful for your last step.

Negotiate - Many people find the negotiation process is intimidating, but it's important if you want to get a good deal. Pick out two to three dealerships to visit.

Tell the salesperson that you're checking out other dealerships and the one that offers the best deal will be getting your business. Ask them "What's the lowest price you can offer on this vehicle?" Take that number and visit your other dealerships. See which offer comes in the best. If you still aren't happy with the offers, tell them what you think is fair based on the research you have done. If they say no, move on.

Purchasing a vehicle is probably going to be the second largest expenditure in your life. Being prepared is key to getting the best deal.

THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

North County Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available for unlimited lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

Credit union members,
ADD SOME HAPPY TO YOUR HOLIDAYS!

For a limited time, get \$100 per line in cash rewards on unlimited lines when you activate with Sprint®



LOVE MY CREDIT UNION REWARDS

Please visit LoveMyCreditUnion.org/Happy

- 1 Become a Sprint customer and mention you're a credit union member.
- 2 Register at LoveMyCreditUnion.org/SprintRewards
- 3 Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Happy to learn more.